BHCPR PEER GROUP DATA
Peer Group: 5
Date: 03/31/2026

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)					-0.05
+ Non-interest income	2.90	4.77	3.86	3.05	1.94
- Overhead expense	5.64	6.30	6.08	5.86	4.33
- Provision for credit losses	0.05	0.69	0.24	0.09	0.57
+ Securities gains (losses)	0.00	0.00	-0.47	0.00	-0.03
+ Other tax equivalent adjustments					2.29
= Pretax net operating income (tax equivalent)					-1.42
Net operating income	0.65	1.34	0.68	0.09	-0.43
Net income	0.65	1.34	0.68	0.09	-5.34
Net income (Subchapter S adjusted)			0.37		
Percent of Average Earning Assets					
Interest income (tax equivalent)					0.00
Interest expense	1.84	2.07	1.96	2.26	1.10
Net interest income (tax equivalent)					-0.06
Losses, Allowance, and Past Due + Nonaccrual					
Net credit losses on loans and leases / Average loans an leases	0.03	1.68	0.54	0.12	14.31
Earnings coverage of net credit losses on loans and leases (X)	-23.38	-40.49	-28.89	-58.95	13.56
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.37	1.65	1.34	1.67	1.91
Allowance for credit losses on loans and leases / Total loans and leases	1.37	1.65	1.34	1.67	1.91
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.56	0.43	1.18	0.31	0.58
30-89 days past due loans and leases / Total loans and leases	2.11	0.41	0.51	0.57	0.43
Liquidity and Funding					
Net noncore funding dependence	-14.29	-22.64	-17.69	-6.11	-3.50
Net short-term noncore funding dependence	-15.62	-27.46	-20.44	-12.28	-11.23
Net loans and leases / Total assets	53.88	50.93	55.61	50.57	37.16
Capitalization					
Tier 1 leverage ratio	14.38	15.65	14.13	13.00	21.21
Holding company equity capital / Total assets	13.29	16.02	12.98	10.82	30.30
Total equity capital (including minority interest) / Total assets	13.49	16.24	13.14	11.10	30.49
Common equity tier 1 capital / Total risk-weighted assets	20.51	22.56	16.52	15.94	53.64
Net loans and leases / Equity capital (X)	15.99	4.00	11.74	5.04	3.43
Cash dividends / Net income	74.47	106.84	26.16	24.05	12.76
Cash dividends / Net income (Subchapter S adjusted)					
Growth Rates					
Assets	8.66	23.77	12.28	17.55	-18.41
Equity capital	9.79	31.08	30.58	9.12	-8.08
Net loans and leases	19.04	23.00	26.89	19.11	-18.75
Noncore funding	112.05	16.04	31.07	30.89	-17.16
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Equity capital	0.00	0.00	0.02	0.00	0.00
Equity investment in subsidiaries / Equity capital	85.01	79.73	90.76	92.84	95.25
Cash from ops + noncash items + op expense / Op expense + dividends	51.30	71.90	84.97	90.18	64.93

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)					0.00
Less: Interest expense	1.70	1.91	1.81	2.13	1.03
Equals: Net interest income (tax equivalent)					-0.05
Plus: Non-interest income	2.90	4.77	3.86	3.05	1.94
Equals: adjusted operating income (tax equivalent)					-0.15
Less: Overhead expense	5.64	6.30	6.08	5.86	4.33
Less: Provision for credit losses	0.05	0.69	0.24	0.09	0.57
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	-0.47	0.00	-0.03
Plus: other tax equivalent adjustments					2.29
Equals: Pretax net operating income (tax equivalent)					-1.42
Less: Applicable income taxes (tax equivalent)					2.28
Less: Minority interest	0.00	0.04	0.03	0.07	0.01
Equals: Net operating income	0.65	1.34	0.68	0.09	-0.43
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	-4.91
Equals: Net income	0.65	1.34	0.68	0.09	-5.34
Memo: Net income (last four quarters)	1.27	0.12	1.41	0.09	-5.34
Net income-BHC and noncontrolling (minority) interest	0.65	1.38	0.71	0.16	-5.33
Margin Analysis					
Average earning assets / Average assets	92.28	91.46	91.98	94.27	93.45
Average interest-bearing funds / Average assets	58.42	54.62	58.15	57.81	63.41
Interest income (tax equivalent) / Average earning assets					0.00
Interest expense / Average earning assets	1.84	2.07	1.96	2.26	1.10
Net interest income (tax equivalent) / Average earning assets					-0.06
Yield or Cost					
Total loans and leases (tax equivalent)					0.00
Interest-bearing bank balances	4.15	6.78	5.11	5.34	3.34
Federal funds sold and reverse repos	3.70	4.82	4.89	5.52	5.53
Trading assets					0.00
Total earning assets	5.81	6.21	6.07	5.53	3.89
Investment securities (tax equivalent)					0.00
US Treasury and agency securities (excluding mortgage-backed securities)	2.38	2.00	2.59	1.99	1.69
Mortgage-backed securities	2.50	2.52	2.69	2.57	1.90
All other securities					
Interest-bearing deposits	2.65	2.99	2.78	3.25	1.69
Time deposits of $250K or more	3.20	3.61	3.41	3.68	2.29
Time deposits < $250K	2.90	2.87	3.23	2.83	1.56
Other domestic deposits	2.00	2.66	2.21	3.57	2.00
Foreign deposits					
Federal funds purchased and repos	3.78	4.40	4.32	5.84	6.33
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00
All interest-bearing funds	3.10	3.56	3.27	3.83	1.92

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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	90.68	91.45	89.61	105.96	-144.77
Percent of Average Assets					
Total overhead expense	5.64	6.30	6.08	5.86	4.33
Personnel expense	3.48	4.21	3.78	3.68	2.32
Net occupancy expense	0.41	0.42	0.43	0.32	0.25
Other operating expenses	1.75	1.68	1.86	1.85	1.76
Overhead less non-interest income	2.73	1.54	2.21	2.81	2.38
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense					-842.46
Personnel expense					-13.45
Net occupancy expense					-5.13
Other operating expenses					-823.88
Total non-interest income					64.56
Fiduciary activities income					
Service charges on domestic deposit accounts					
Trading revenue					
Investment banking fees and commissions					
Insurance activities revenue					
Venture capital revenue					
Net servicing fees					
Net securitization income					
Net gain (loss) - sales of loans, OREO, and other assets					
Other non-interest income					
Overhead less non-interest income					-907.02
Applicable income taxes / Pretax net operating income (tax equivalent)					
Applicable income tax + TE / Pretax net operating income + TE					

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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	41.23	34.86	42.83	34.11	24.61
Commercial and industrial loans	4.83	6.59	4.88	4.21	2.60
Loans to individuals	1.56	2.00	2.81	2.53	1.64
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.87	0.55	0.87	0.76	0.60
Other loans and leases	5.87	7.33	4.58	9.24	8.05
Net loans and leases	53.88	50.93	55.61	50.57	37.16
Debt securities over 1 year	15.78	12.67	12.95	17.78	16.96
Mutual funds and equity securities	0.13	0.16	0.16	0.00	0.00
Subtotal	69.79	63.76	68.72	68.35	54.11
Interest-bearing bank balances	15.94	18.86	17.23	13.60	33.41
Federal funds sold and reverse repos	0.13	1.59	0.90	3.13	2.85
Debt securities 1 year or less	0.72	1.45	0.60	1.94	0.34
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	86.59	85.66	87.45	87.01	90.72
Non-interest cash and due from depository institutions	0.95	0.87	1.37	1.26	1.52
Other real estate owned	0.01	0.00	0.01	0.00	0.02
All other assets	12.47	13.47	11.18	11.73	7.76
Memoranda					
Short-term investments	16.80	21.90	18.73	18.66	36.61
US Treasury securities	0.00	0.00	1.08	0.00	0.00
US agency securities (excluding mortgage-backed securities)	0.78	1.51	0.91	2.03	1.61
Municipal securities	7.87	5.96	6.83	8.13	6.79
Mortgage-backed securities	7.07	5.57	4.09	8.18	7.79
Asset-backed securities	0.00	0.00	0.00	0.00	0.19
Other debt securities	0.77	1.06	0.63	1.38	0.93
Loans held-for-sale	0.00	0.01	0.04	0.00	0.00
Loans held for investment	54.63	51.78	56.32	51.44	37.89
Real estate loans secured by 1-4 family	11.79	5.86	11.00	8.09	6.52
Revolving	0.94	0.66	0.74	1.08	0.93
Closed-end, secured by first liens	10.72	5.12	10.08	6.92	5.49
Closed-end, secured by junior liens	0.13	0.07	0.18	0.09	0.09
Commercial real estate loans	27.55	28.08	30.05	24.68	16.98
Construction and land development	3.90	4.46	4.52	2.89	1.33
Multifamily	2.47	2.97	2.12	2.07	1.07
Nonfarm nonresidential	21.18	20.65	23.41	19.72	14.57
Real estate loans secured by farmland	1.89	0.92	1.78	1.34	1.12

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	75.85	68.92	76.16	67.79	66.31
Real estate loans secured by 1-4 family	21.69	11.70	20.43	16.49	17.80
Revolving	1.55	1.45	1.28	2.39	2.56
Closed-end	20.14	10.25	19.16	14.10	15.23
Commercial real estate loans	50.66	55.48	52.47	48.68	45.55
Construction and land development	7.49	8.98	8.04	5.53	3.49
1-4 family	0.56	0.75	0.75	0.71	0.28
Other	6.92	8.23	7.29	4.82	3.21
Multifamily	4.50	5.82	3.81	4.08	2.72
Nonfarm nonresidential	38.68	40.68	40.62	39.06	39.33
Owner-occupied	21.47	22.30	20.34	21.91	21.47
Other	17.21	18.38	20.28	17.16	17.86
Real estate loans secured by farmland	3.50	1.74	3.26	2.62	2.97
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	9.29	13.45	9.03	8.37	7.03
Loans to individuals	2.83	3.87	4.46	4.88	4.53
Credit card loans	0.00	0.00	0.02	0.00	0.00
Agricultural loans	1.60	0.99	1.59	1.40	1.61
Other loans and leases	10.00	12.07	8.11	16.53	19.62
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	324.93	231.85	320.49	274.90	186.43
Real estate loans secured by 1-4 family	114.02	42.21	98.27	67.92	51.07
Revolving	7.86	4.59	5.52	9.97	7.57
Closed-end	106.16	37.62	92.75	57.94	43.50
Commercial real estate loans	192.56	183.20	206.49	196.59	127.16
Construction and land development	24.84	26.44	29.34	21.95	9.45
1-4 family	2.39	2.83	3.24	2.91	0.77
Other	22.46	23.60	26.10	19.04	8.68
Multifamily	15.69	17.69	13.27	15.86	7.19
Nonfarm nonresidential	152.02	139.08	163.88	158.78	110.52
Owner-occupied	85.81	78.55	81.00	88.81	59.73
Other	66.22	60.53	82.88	69.97	50.78
Real estate loans secured by farmland	18.35	6.44	15.73	10.39	8.20
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	30.91	40.31	30.63	34.65	19.56
Loans to individuals	12.40	15.33	21.06	20.35	12.56
Credit card loans	0.00	0.00	0.12	0.00	0.00
Agricultural loans	7.91	4.04	7.55	5.52	4.41
Other loans and leases	36.64	46.66	30.01	59.48	48.71
Supplemental					
Non-owner occupied CRE loans / Gross loans	29.54	33.78	32.39	27.59	24.59
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	108.30	107.16	126.61	111.15	68.83
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	194.11	185.71	207.61	199.96	128.56

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	16.80	21.90	18.73	18.66	36.61
Liquid assets	24.87	27.91	25.60	27.07	45.97
Investment securities	16.63	14.28	13.71	19.72	17.30
Net loans and leases	53.88	50.93	55.61	50.57	37.16
Net loans, leases and standby letters of credit	53.95	50.95	55.62	50.61	37.26
Core deposits	71.70	67.26	72.61	65.48	51.57
Noncore funding	9.79	11.41	9.25	17.68	11.45
Time deposits of $250K or more	4.38	5.57	4.81	4.13	2.80
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.46	2.37	1.06	4.88	3.85
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.33	0.78	0.16	1.76	1.00
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.29	0.75	1.79	5.26	1.67
Earning assets that reprice within 1 year	39.87	38.07	35.90	38.73	45.70
Interest-bearing liabilities that reprice within 1 year	26.16	26.69	24.21	14.93	15.38
Long-term debt that reprices within 1 year	0.72	0.75	1.29	5.26	1.76
Net assets that reprice within 1 year	12.98	10.63	10.40	18.55	28.56
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-14.29	-22.64	-17.69	-6.11	-3.50
Net short-term noncore funding dependence	-15.62	-27.46	-20.44	-12.28	-11.23
Short-term investment / Short-term noncore funding	176.66	534.17	230.49	473.97	297.11
Liquid assets - short-term noncore funding / Nonliquid assets	22.42	31.82	25.73	23.33	838.52
Net loans and leases / Total deposits	71.60	70.22	72.31	73.26	50.80
Net loans and leases / Core deposits	78.60	80.41	80.07	84.65	58.69
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.80	-9.10	-7.08	-17.58	-12.09
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-34.29	-11.58	-27.15	-13.24	-13.77
Structured notes appreciation (depreciation) / Tier 1 capital	-0.17	-0.34	-0.15	-0.44	-0.56
Percent of Investment Securities					
Held-to-maturity securities	21.87	18.53	18.08	14.47	14.02
Available-for-sale securities	70.97	64.10	75.49	85.53	85.98
US Treasury securities	0.00	0.00	9.28	0.00	0.00
US agency securities (excluding mortgage-backed securities)	9.63	14.60	13.02	18.17	16.52
Municipal securities	30.54	21.47	25.80	28.42	28.10
Mortgage-backed securities	30.54	25.95	26.78	36.08	38.28
Asset-backed securities	0.00	0.00	0.00	0.00	0.64
Other debt securities	22.12	20.60	18.69	17.33	16.45
Mutual funds and equity securities	7.16	17.37	6.44	0.00	0.00
Debt securities 1 year or less	21.23	20.47	14.88	17.35	2.72
Debt securities 1 to 5 years	13.68	23.50	34.51	32.59	44.75
Debt securities over 5 years	57.92	38.66	44.17	50.07	52.53
Pledged securities	50.84	20.89	50.88	22.65	22.39
Structured notes, fair value	3.38	4.05	3.42	5.81	6.09
Percent Change from Prior Like Quarter					
Short-term investments	-12.30	39.48	-14.05	17.30	79.67
Investment securities	39.92	-1.60	-26.07	2.20	-26.47
Core deposits	5.96	17.06	15.69	12.69	-14.92
Noncore funding	112.05	16.04	31.07	30.89	-17.16

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)			12.16	17.37	12.83
Standby letters of credit	0.07	0.02	0.01	0.05	0.10
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	0.00	0.00	0.00	0.00	0.00
Interest rate contracts	0.00	0.00	0.00	0.00	0.00
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			22.46	35.61	24.47

Derivatives Analysis

	03/31/2026	03/31/2025	12/31/2025	12/31/2024	12/31/2023
Percent of Notional Amount					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
Futures and forwards					
Written options					
Exchange-traded					
Over-the-counter					
Purchased options					
Exchange-traded					
Over-the-counter					
Swaps					
Held for trading					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
Non-traded					
Interest rate contracts					
Foreign exchange contracts					
Equity, commodity, and other contracts					
Derivative contracts (excluding futures and forex 14 days or less)					
One year or less					
Over 1 year to 5 years					
Over 5 years					
Gross negative fair value (absolute value)					
Gross positive fair value					
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.00	0.00	0.00	0.00	0.00

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	0.06	0.69	0.24	0.09	0.57
Provision for loan and lease losses / Average loans and leases	0.09	1.46	0.49	0.18	13.47
Provision for loan and lease losses / Net credit losses on loans and leases	237.91	53.55	70.94	159.71	-1,355.62
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.37	1.65	1.34	1.67	1.91
Allowance for credit losses on loans and leases / Total loans and leases	1.37	1.65	1.34	1.67	1.91
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	14.88	4.54	8.91	9.40	296.10
Allowance for credit losses on loans and leases / Nonaccrual assets	82.31	298.41	358.85	324.66	211.90
ALLL / 90+ days past due + nonaccrual loans and leases	79.78	168.55	188.72	217.57	152.23
Gross credit losses on loans and leases / Average loans and leases	0.09	1.71	0.58	0.18	14.36
Recoveries / Average loans and leases	0.06	0.03	0.04	0.06	0.04
Net losses / Average loans and leases	0.03	1.68	0.54	0.12	14.31
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	14.23	2.84	18.49	770.89	61.90
Earnings coverage of net credit losses on loans and leases (X)	-23.38	-40.49	-28.89	-58.95	13.56
Net Credit Losses on Loans and Leases By Type					
Real estate loans	-0.04	-0.01	-0.01	-0.01	0.00
Real estate loans secured by 1-4 family	-0.05	-0.02	0.01	-0.09	0.08
Revolving	0.00	0.00	0.00	0.00	0.00
Closed-end	-0.06	-0.02	0.01	-0.09	0.08
Commercial real estate loans	-0.03	0.00	-0.02	0.01	-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	-0.01	0.01	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	-0.05	0.00	-0.02	0.01	-0.03
Owner-occupied	0.00	0.00	0.00	0.00	0.00
Other	-0.05	0.00	-0.02	0.01	-0.03
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	-0.07	5.65	2.11	0.46	0.24
Loans to individuals	3.25	1.91	3.51	1.78	0.50
Credit card loans			0.61		
Agricultural loans	0.00	0.00	0.00	0.00	0.00
Loans to foreign governments and institutions					
Other loans and leases	1.30	3.27	1.67	4.29	6.50

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	2.11	0.41	0.51	0.57	0.43
90+ days past due loans and leases	0.11	0.91	0.15	0.16	0.24
Nonaccrual loans and leases	1.55	0.43	1.16	0.31	0.53
90+ days past due and nonaccrual loans and leases	1.66	1.34	1.31	0.47	0.77
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.00	0.00	0.01	0.01	0.07
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	2.11	0.41	0.51	0.57	0.43
90+ days past due assets	0.11	0.91	0.15	0.16	0.24
Nonaccrual assets	1.55	0.43	1.16	0.31	0.53
30+ days past due and nonaccrual assets	3.77	1.75	1.82	1.04	1.20
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.86	0.65	0.69	0.24	0.28
90+ past due and nonaccrual assets + other real estate owned	0.87	0.65	0.70	0.24	0.30
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.81	0.21	0.65	0.19	0.26
Allowance for credit losses on loans and leases	114.06	26.25	86.47	25.32	43.65
Equity capital + allowance for credit losses on loans and leases	10.77	1.45	8.65	2.15	2.65
Tier 1 capital + allowance for credit losses on loans and leases	5.59	1.33	4.34	1.61	2.03
Loans and leases + other real estate owned	1.56	0.43	1.24	0.39	0.72

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	1.08	0.23	0.31	0.36	0.25
	90+ days past due	0.00	1.13	0.05	0.00	0.00
	Nonaccrual	1.92	0.20	0.77	0.26	0.41
Commercial and industrial	30-89 days past due	6.24	1.02	0.37	1.09	0.34
	90+ days past due	0.00	0.00	0.17	0.33	0.00
	Nonaccrual	0.28	1.40	2.79	0.99	3.07
Individuals	30-89 days past due	1.45	1.40	1.88	1.60	2.09
	90+ days past due	1.19	1.48	0.81	1.11	2.67
	Nonaccrual	0.03	0.11	0.45	0.11	10.72
Depository institution loans	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Agricultural	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	1.05	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	4.32	47.12	0.58	0.98	10.46
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00

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	1.12	0.02	0.33	0.57	0.54
	90+ days past due	0.00	0.00	0.30	0.00	0.00
	Nonaccrual	0.52	0.28	0.49	0.38	0.54
Revolving	30-89 days past due	0.38	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Closed-End	30-89 days past due	1.09	0.02	0.33	0.57	0.57
	90+ days past due	0.00	0.00	0.30	0.00	0.00
	Nonaccrual	0.52	0.28	0.49	0.38	0.54
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.16	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
Commercial real estate	30-89 days past due	0.67	0.31	0.31	0.31	0.14
	90+ days past due	0.00	1.14	0.00	0.00	0.00
	Nonaccrual	2.14	0.18	0.85	0.24	0.41
Construction and development	30-89 days past due	0.38	0.26	0.24	2.37	0.83
	90+ days past due	0.00	3.53	0.00	0.00	0.00
	Nonaccrual	12.50	1.00	7.30	1.58	3.08
1-4 family	30-89 days past due	0.00	0.00	0.03	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other	30-89 days past due	0.38	0.26	0.21	2.37	0.83
	90+ days past due	0.00	3.53	0.00	0.00	0.00
	Nonaccrual	12.50	1.00	7.30	1.58	3.08
Multifamily	30-89 days past due	0.00	0.00	0.00	3.81	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Nonfarm non-residential	30-89 days past due	0.64	0.33	0.32	0.00	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.57	0.13	0.20	0.14	0.28
Owner occupied	30-89 days past due	0.64	0.10	0.00	0.00	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.23	0.13	0.20	0.14	0.18
Other	30-89 days past due	0.00	0.23	0.32	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.33	0.00	0.00	0.00	0.10
Farmland	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.78	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Credit card	30-89 days past due			0.20		
	90+ days past due			0.00		
	Nonaccrual			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	12.29	11.28	8.26	5.31	26.82
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	12.40	11.43	8.70	5.31	120.30
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	13.02	12.05	9.24	5.73	120.62
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	14.38	15.65	14.13	13.00	21.21
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					
Insurance underwriting assets (L/H) / Total insurance underwriting assets					
Separate account assets (L/H) / Total life assets					
Insurance activities revenue / Adjusted operating income					0.00
Premium income / Insurance activities revenue					
Credit related premium income / Total premium income					
Other premium income / Total premium income					
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)					
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums					
Reinsurance recovery (P/C) / Total assets (P/C)					
Reinsurance recovery (L/H) / Total assets (L/H)					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for credit losses on loans and leases	4.56	5.86	3.79	7.78	5.95
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA
Peer Group: 5
Date: 03/31/2026

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
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases	-100.00				-100.00
Total selected assets	-83.41	3.93	-66.35	3.45	-62.08
Deposits					

BHCPR PEER GROUP DATA
Peer Group: 5
Date: 03/31/2026

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	7.77	5.02	-42.69	0.80	-34.74
Bank net income / Average equity investment in banks	9.27	2.08	-41.01	0.77	-33.70
Nonbank net income / Average equity investment in nonbanks	4.52	13.80	14.06	21.97	22.26
Subsidiary HCs net income / Average equity investment in sub HCs	11.77	-1.39	12.13		
Bank net income / Parent net income	71.09	50.64	84.38	73.52	240.90
Nonbank net income / Parent net income	6.54	24.31	21.59	44.22	21.14
Subsidiary holding companies' net income / Parent net income	66.73		26.77		
Leverage					
Total liabilities / Equity capital	1.50	2.26	6.50	0.99	2.73
Total debt / Equity capital	0.00	0.00	0.02	0.00	0.00
Total debt + notes payable to subs that issued TPS / Equity capital	0.00	0.00	3.62	0.00	1.64
Total debt + Loans guaranteed for affiliate / Equity capital	0.00	0.00	0.02	0.00	0.00
Total debt / Equity capital - excess over fair value	0.00	0.00	0.02	0.00	0.00
Long-term debt / Equity capital	0.00	0.00	0.02	0.00	0.00
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	0.00	0.00	0.22		0.00
Double Leverage					
Equity investment in subs / Equity capital	85.01	79.73	90.76	92.84	95.25
Total investment in subs / Equity capital	85.52	80.44	91.17	93.92	95.97
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)	-2.58	-2.32	-0.36	-1.49	-1.64
Equity investment in subs - equity cap / Net income-div (X)			4.71		
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	33.64	66.14	65.93	93.29	61.24
Cash from ops + noncash items + op expense / Op expense + dividend	51.30	71.90	84.97	90.18	64.93
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	51.42	227.95	134.31	116.65	72.31
Pretax operating income + interest expense / Interest expense			17,266.67		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref			139.55		-7,146.27
Dividends + interest from subsidiaries / Interest expense + dividends	4.34	37.07	25,467.26	409.50	326.31
Fees + other income from subsidiaries / Salary + other expenses	164.14	67.04	55.88	210.75	113.47
Net income / Current part of long-term debt + preferred dividends (X)					
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.66	3.12	2.44	2.52	5.37
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	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	4.71	4.92	3.70	6.53	3.01
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	1,530.43	80.81	91.18	54.21	78.80
Dividends declared / Net income	74.48	106.84	26.16	24.05	12.76
Net income - dividends / Average equity	3.84	1.68	-44.35	-0.32	-35.73
Percent of Dividends Paid					
Dividends from bank subsidiaries	0.00	29.12	152.21	340.04	253.39
Dividends from nonbank subsidiaries	0.00	0.00	16.60	26.21	27.53
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	0.00	29.12	168.81	366.25	280.92
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	0.00	163.11	55.61	83.63	30.03
Interest income from bank subsidiaries	0.00	0.00	0.00	0.45	0.60
Management and service fees from bank subsidiaries	9.05	0.00	14.43	0.00	0.00
Other income from bank subsidiaries	0.00	0.41	2.22	0.53	0.62
Operating income from bank subsidiaries	9.05	163.51	72.26	84.60	31.25
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	0.00	0.00	3.41	5.96	26.54
Interest income from nonbank subsidiaries	59.97	13.64	78.43	11.10	36.22
Management and serv fees from nonbank subsidiaries	89.05	13.80	281.86	7.97	30.05
Other income from nonbank subsidiaries	0.00	0.00	87.04	0.00	4.48
Operating income from nonbank subsidiaries	149.01	27.45	450.73	25.02	97.28
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	0.00		0.00		
Interest income from subsidiary holding companies	0.00		0.00		
Management and service fees from subsidiary holding companies	0.00		0.00		
Other income from subsidiary holding companies	0.00		0.00		
Operating income from subsidiary holding companies	0.00		0.00		
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	0.00	30.52	49.18	80.37	46.16
Interest income from bank subsidiaries	25.00	0.00	0.00	0.54	0.65
Management and service fees from bank subsidiaries	16.33	0.00	9.17	0.00	0.00
Other income from bank subsidiaries	0.00	2.49	1.66	0.64	0.66
Operating income from bank subsidiaries	41.33	33.01	60.01	81.55	47.48
Dividends from nonbank subsidiaries	0.00	0.00	2.23	3.65	3.08
Interest income from nonbank subsidiaries	10.50	17.14	4.70	6.84	5.36
Management and service fees from nonbank subsidiaries	14.45	12.75	5.17	4.93	5.06
Other income from nonbank subsidiaries	0.00	0.00	0.20	0.00	4.92
Operating income from nonbank subsidiaries	24.95	29.89	12.30	15.43	18.42
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					
Loans and advances from subsidiaries / Total debt			22,986.67		

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
Date: 03/31/2026

Summary Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									5
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)									
+ Non-interest income	2.90	0.24	0.27	0.33	0.80	5.89	6.73	7.01	5
- Overhead expense	5.64	2.70	2.99	3.83	4.87	7.56	8.73	9.12	5
- Provision for credit losses	0.05	-0.06	-0.05	0.00	0.02	0.06	0.19	0.23	5
+ Securities gains (losses)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
+ Other tax equivalent adjustments									
= Pretax net operating income (tax equivalent)									
Net operating income	0.65	-0.54	-0.35	0.21	0.50	1.09	1.73	1.95	5
Net income	0.65	-0.54	-0.35	0.21	0.50	1.09	1.73	1.95	5
Net income (Subchapter S adjusted)									
Percent of Average Earning Assets									
Interest income (tax equivalent)									
Interest expense	1.84	1.65	1.66	1.71	1.74	1.97	2.07	2.10	5
Net interest income (tax equivalent)									
Losses, Allowance, and Past Due + Nonaccrual									
Net credit losses on loans and leases / Average loans an leases	0.03	-0.07	-0.07	-0.07	0.05	0.07	0.11	0.13	5
Earnings coverage of net credit losses on loans and leases (X)	-23.38	-77.34	-67.08	-36.31	-11.73	7.08	9.83	10.74	5
Allowance for credit losses on loans and leases / Total loans and leases not held-for-sale	1.37	0.91	0.92	0.98	1.53	1.63	1.74	1.78	5
Allowance for credit losses on loans and leases / Total loans and leases	1.37	0.91	0.92	0.98	1.53	1.63	1.74	1.78	5
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.56	0.13	0.26	0.66	1.12	2.78	3.05	3.14	5
30-89 days past due loans and leases / Total loans and leases	2.11	0.01	0.01	0.03	2.18	2.44	4.53	5.23	5
Liquidity and Funding									
Net noncore funding dependence	-14.29	-50.35	-44.82	-28.21	-2.48	3.43	8.38	10.03	5
Net short-term noncore funding dependence	-15.62	-51.89	-45.97	-28.21	-6.23	3.02	7.88	9.50	5
Net loans and leases / Total assets	53.88	46.75	47.99	51.71	53.92	57.85	59.39	59.91	5
Capitalization									
Tier 1 leverage ratio	14.38	8.95	9.66	11.78	12.70	15.62	20.39	21.98	5
Holding company equity capital / Total assets	13.29	2.29	3.76	8.18	12.09	15.48	24.13	27.01	5
Total equity capital (including minority interest) / Total assets	13.49	2.29	3.76	8.18	12.09	16.47	24.52	27.21	5
Common equity tier 1 capital / Total risk-weighted assets	20.51	17.75	17.87	18.24	18.85	21.95	23.81	24.43	3
Net loans and leases / Equity capital (X)	15.99	1.97	2.41	3.74	5.00	6.59	40.50	51.81	5
Cash dividends / Net income	74.47	6.63	13.25	33.14	74.19	115.52	135.90	142.69	4
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	8.66	-1.37	-1.27	-0.96	2.86	12.49	23.23	26.81	4
Equity capital	9.79	6.79	7.35	9.02	10.39	11.15	11.76	11.96	4
Net loans and leases	19.04	-2.67	-1.80	0.80	2.73	20.97	52.92	63.57	4
Noncore funding	112.05	-40.89	-35.70	-20.15	-2.83	129.38	351.70	425.81	4
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Equity investment in subsidiaries / Equity capital	85.01	51.28	60.90	89.77	95.42	98.65	99.18	99.36	5
Cash from ops + noncash items + op expense / Op expense + dividends	51.30	-14.36	-11.59	-3.25	22.65	77.20	137.11	157.08	4

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)									
Less: Interest expense	1.70	1.40	1.45	1.59	1.65	1.88	1.96	1.99	5
Equals: Net interest income (tax equivalent)									
Plus: Non-interest income	2.90	0.24	0.27	0.33	0.80	5.89	6.73	7.01	5
Equals: adjusted operating income (tax equivalent)									
Less: Overhead expense	5.64	2.70	2.99	3.83	4.87	7.56	8.73	9.12	5
Less: Provision for credit losses	0.05	-0.06	-0.05	0.00	0.02	0.06	0.19	0.23	5
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	5
Plus: Realized gains (losses) on available-for-sale securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Plus: other tax equivalent adjustments									
Equals: Pretax net operating income (tax equivalent)									
Less: Applicable income taxes (tax equivalent)									
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	5
Equals: Net operating income	0.65	-0.54	-0.35	0.21	0.50	1.09	1.73	1.95	5
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Equals: Net income	0.65	-0.54	-0.35	0.21	0.50	1.09	1.73	1.95	5
Memo: Net income (last four quarters)	1.27	-1.07	-0.81	-0.03	0.97	2.27	3.59	4.03	4
Net income-BHC and noncontrolling (minority) interest	0.65	-0.54	-0.35	0.21	0.50	1.12	1.74	1.95	5
Margin Analysis									
Average earning assets / Average assets	92.28	82.39	85.36	94.26	95.12	95.53	96.45	96.76	5
Average interest-bearing funds / Average assets	58.42	40.32	41.74	46.00	59.03	69.25	75.04	76.97	5
Interest income (tax equivalent) / Average earning assets									
Interest expense / Average earning assets	1.84	1.65	1.66	1.71	1.74	1.97	2.07	2.10	5
Net interest income (tax equivalent) / Average earning assets									
Yield or Cost									
Total loans and leases (tax equivalent)									
Interest-bearing bank balances	4.15	2.40	2.64	3.35	3.73	4.44	6.00	6.52	5
Federal funds sold and reverse repos	3.70	3.00	3.08	3.31	3.70	4.09	4.32	4.40	2
Trading assets									
Total earning assets	5.81	4.31	4.56	5.30	5.93	6.01	7.05	7.40	5
Investment securities (tax equivalent)									
US Treasury and agency securities (excluding mortgage-backed securities)	2.38	1.38	1.40	1.47	1.59	2.89	3.68	3.94	3
Mortgage-backed securities	2.50	1.44	1.60	2.07	2.49	2.93	3.41	3.58	4
All other securities									
Interest-bearing deposits	2.65	2.13	2.24	2.59	2.64	2.76	3.04	3.14	5
Time deposits of $250K or more	3.20	3.14	3.15	3.17	3.22	3.23	3.24	3.24	3
Time deposits < $250K	2.90	2.30	2.41	2.76	3.02	3.16	3.29	3.33	4
Other domestic deposits	2.00	0.67	0.69	0.74	2.31	2.43	3.28	3.57	5
Foreign deposits									
Federal funds purchased and repos	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	1
Other borrowed funds and trading liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
All interest-bearing funds	3.10	2.17	2.32	2.80	2.91	2.94	4.08	4.45	5

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5

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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Overhead expenses / Net Interest Income + non-interest income	90.68	79.59	80.53	83.38	87.71	90.10	104.18	108.87	5
Percent of Average Assets									
Total overhead expense	5.64	2.70	2.99	3.83	4.87	7.56	8.73	9.12	5
Personnel expense	3.48	1.35	1.55	2.14	3.33	4.81	5.51	5.75	5
Net occupancy expense	0.41	0.22	0.23	0.26	0.28	0.53	0.66	0.71	5
Other operating expenses	1.75	1.04	1.07	1.17	1.26	2.54	2.68	2.72	5
Overhead less non-interest income	2.73	1.76	1.84	2.09	2.22	3.04	4.00	4.33	5
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense									
Personnel expense									
Net occupancy expense									
Other operating expenses									
Total non-interest income									
Fiduciary activities income									
Service charges on domestic deposit accounts									
Trading revenue									
Investment banking fees and commissions									
Insurance activities revenue									
Venture capital revenue									
Net servicing fees									
Net securitization income									
Net gain (loss) - sales of loans, OREO, and other assets									
Other non-interest income									
Overhead less non-interest income									
Applicable income taxes / Pretax net operating income (tax equivalent)									
Applicable income tax + TE / Pretax net operating income + TE									

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 5
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	41.23	28.19	30.10	35.83	40.44	48.74	52.42	53.65	5
Commercial and industrial loans	4.83	0.20	0.41	1.02	5.43	7.31	9.16	9.77	5
Loans to individuals	1.56	0.04	0.09	0.22	0.53	0.70	4.09	5.22	5
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	5
Agricultural loans	0.87	0.00	0.01	0.02	0.75	1.31	1.88	2.07	5
Other loans and leases	5.87	0.00	0.00	0.00	0.10	0.64	17.42	23.02	5
Net loans and leases	53.88	46.75	47.99	51.71	53.92	57.85	59.39	59.91	5
Debt securities over 1 year	15.78	0.59	1.18	2.95	20.21	21.79	29.08	31.52	5
Mutual funds and equity securities	0.13	0.00	0.00	0.00	0.00	0.00	0.39	0.52	5
Subtotal	69.79	49.09	52.02	60.79	73.50	80.63	84.97	86.42	5
Interest-bearing bank balances	15.94	4.38	5.54	8.99	13.53	20.74	28.23	30.73	5
Federal funds sold and reverse repos	0.13	0.00	0.00	0.00	0.00	0.14	0.36	0.44	5
Debt securities 1 year or less	0.72	0.03	0.05	0.14	0.36	1.17	1.64	1.80	5
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Total earning assets	86.59	73.91	75.57	80.56	91.24	94.23	94.49	94.58	5
Non-interest cash and due from depository institutions	0.95	0.25	0.31	0.51	0.63	1.64	1.72	1.74	5
Other real estate owned	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.03	5
All other assets	12.47	4.24	4.36	4.71	6.99	19.27	24.05	25.65	5
Memoranda									
Short-term investments	16.80	4.99	6.60	11.45	14.03	20.74	28.93	31.66	5
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
US agency securities (excluding mortgage-backed securities)	0.78	0.00	0.00	0.00	0.36	1.51	1.84	1.95	5
Municipal securities	7.87	0.00	0.00	0.00	0.31	19.23	19.58	19.70	5
Mortgage-backed securities	7.07	0.08	0.15	0.38	2.56	12.64	16.92	18.35	5
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other debt securities	0.77	0.02	0.05	0.12	0.43	1.17	1.76	1.96	5
Loans held-for-sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Loans held for investment	54.63	47.41	48.60	52.17	54.81	58.92	60.18	60.60	5
Real estate loans secured by 1-4 family	11.79	0.88	1.31	2.60	8.94	11.80	25.82	30.49	5
Revolving	0.94	0.00	0.00	0.00	0.00	0.00	2.83	3.77	5
Closed-end, secured by first liens	10.72	0.88	1.31	2.60	6.67	8.76	24.58	29.85	5
Closed-end, secured by junior liens	0.13	0.00	0.00	0.00	0.05	0.18	0.32	0.36	5
Commercial real estate loans	27.55	10.21	13.25	22.36	30.53	35.38	39.55	40.94	5
Construction and land development	3.90	1.61	1.92	2.84	3.34	3.75	6.47	7.37	5
Multifamily	2.47	0.13	0.14	0.17	3.47	3.56	4.46	4.75	5
Nonfarm nonresidential	21.18	7.31	8.87	13.56	23.55	27.53	32.32	33.92	5
Real estate loans secured by farmland	1.89	0.15	0.30	0.75	0.96	1.32	4.37	5.38	5

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 5
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	75.85	50.44	56.28	73.77	77.52	89.93	92.02	92.72	5
Real estate loans secured by 1-4 family	21.69	1.67	2.35	4.42	16.32	19.33	48.18	57.79	5
Revolving	1.55	0.00	0.00	0.00	0.00	0.00	4.64	6.19	5
Closed-end	20.14	1.67	2.35	4.42	11.60	16.32	46.97	57.19	5
Commercial real estate loans	50.66	18.59	23.43	37.96	55.70	69.37	73.67	75.11	5
Construction and land development	7.49	3.04	3.57	5.18	5.48	6.36	13.29	15.60	5
1-4 family	0.56	0.04	0.08	0.21	0.46	1.05	1.08	1.09	5
Other	6.92	2.66	3.03	4.13	5.02	5.26	12.85	15.37	5
Multifamily	4.50	0.24	0.26	0.30	5.69	7.70	8.23	8.40	5
Nonfarm nonresidential	38.68	13.42	15.82	23.02	50.22	50.94	55.30	56.75	5
Owner-occupied	21.47	8.63	9.13	10.64	23.72	24.00	34.12	37.50	5
Other	17.21	4.18	5.48	9.35	12.37	27.22	31.41	32.80	5
Real estate loans secured by farmland	3.50	0.24	0.49	1.22	1.76	2.24	8.25	10.26	5
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	5
Commercial and industrial loans	9.29	0.35	0.69	1.73	8.90	13.33	18.82	20.65	5
Loans to individuals	2.83	0.07	0.15	0.37	1.02	1.14	7.42	9.51	5
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Agricultural loans	1.60	0.01	0.01	0.03	1.27	2.38	3.55	3.94	5
Other loans and leases	10.00	0.00	0.00	0.00	0.18	1.24	29.63	39.10	5
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	324.93	161.03	161.05	161.11	312.16	457.05	502.82	518.07	5
Real estate loans secured by 1-4 family	114.02	4.81	7.60	15.95	69.05	98.25	270.20	327.51	5
Revolving	7.86	0.00	0.00	0.00	0.00	0.00	23.58	31.44	5
Closed-end	106.16	4.81	7.60	15.95	58.95	69.05	258.51	321.67	5
Commercial real estate loans	192.56	90.21	101.93	137.09	158.98	235.66	305.81	329.19	5
Construction and land development	24.84	15.81	17.33	21.90	22.99	27.85	33.45	35.32	5
1-4 family	2.39	0.24	0.47	1.19	2.33	3.99	4.25	4.34	5
Other	22.46	13.97	14.85	17.48	18.99	25.52	32.52	34.85	5
Multifamily	15.69	1.28	1.29	1.30	15.99	28.92	30.15	30.57	5
Nonfarm nonresidential	152.02	66.95	71.00	83.12	105.81	212.48	262.47	279.14	5
Owner-occupied	85.81	40.03	41.62	46.39	49.26	122.00	152.56	162.74	5
Other	66.22	21.13	25.73	39.56	44.68	56.54	126.90	150.35	5
Real estate loans secured by farmland	18.35	1.24	2.49	6.22	7.44	8.08	45.24	57.62	5
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	5
Commercial and industrial loans	30.91	1.25	2.49	6.23	45.23	46.69	52.52	54.46	5
Loans to individuals	12.40	0.27	0.53	1.33	5.80	5.82	31.76	40.41	5
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Agricultural loans	7.91	0.03	0.05	0.13	4.60	10.08	18.87	21.80	5
Other loans and leases	36.64	0.00	0.00	0.00	0.78	7.05	108.05	141.72	5
Supplemental									
Non-owner occupied CRE loans / Gross loans	29.54	7.98	10.03	16.17	27.40	45.37	49.84	51.33	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	108.30	40.78	47.68	68.40	98.96	109.71	182.23	206.40	5
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	194.11	91.69	103.12	137.41	158.98	241.33	308.08	330.32	5

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	16.80	4.99	6.60	11.45	14.03	20.74	28.93	31.66	5
Liquid assets	24.87	13.79	15.13	19.14	24.93	33.41	34.03	34.24	5
Investment securities	16.63	2.44	3.05	4.90	20.56	21.79	29.17	31.63	5
Net loans and leases	53.88	46.75	47.99	51.71	53.92	57.85	59.39	59.91	5
Net loans, leases and standby letters of credit	53.95	46.75	47.99	51.71	54.27	57.85	59.39	59.91	5
Core deposits	71.70	54.94	55.98	59.10	70.33	76.75	89.76	94.10	5
Noncore funding	9.79	1.72	3.44	8.59	9.95	13.63	15.53	16.17	5
Time deposits of $250K or more	4.38	0.00	0.00	0.00	3.29	8.02	9.56	10.08	5
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Federal funds purchased and repos	0.46	0.00	0.00	0.00	0.00	0.00	1.37	1.83	5
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Net federal funds purchased (sold)	0.33	-0.12	-0.09	0.00	0.00	0.00	1.06	1.42	5
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other borrowings w/remaining maturity of 1 year or less	3.29	0.00	0.00	0.00	0.00	3.04	9.27	11.34	5
Earning assets that reprice within 1 year	39.87	5.16	8.70	19.35	28.71	72.23	75.36	76.40	5
Interest-bearing liabilities that reprice within 1 year	26.16	11.38	13.96	21.69	32.05	34.04	34.16	34.20	5
Long-term debt that reprices within 1 year	0.72	0.00	0.00	0.00	0.00	0.58	2.06	2.55	5
Net assets that reprice within 1 year	12.98	-19.65	-19.22	-17.93	19.91	40.18	41.77	42.30	5
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-14.29	-50.35	-44.82	-28.21	-2.48	3.43	8.38	10.03	5
Net short-term noncore funding dependence	-15.62	-51.89	-45.97	-28.21	-6.23	3.02	7.88	9.50	5
Short-term investment / Short-term noncore funding	176.66	34.56	43.49	70.30	117.29	223.65	357.33	401.89	4
Liquid assets - short-term noncore funding / Nonliquid assets	22.42	5.85	6.24	7.42	27.42	33.21	36.45	37.52	5
Net loans and leases / Total deposits	71.60	54.37	56.21	61.73	67.81	81.97	89.16	91.56	5
Net loans and leases / Core deposits	78.60	56.08	59.62	70.25	77.01	85.91	98.76	103.04	5
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.80	-14.82	-14.04	-11.70	-7.80	-3.90	-1.56	-0.78	2
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-34.29	-100.62	-86.61	-44.60	-11.01	-0.70	-0.58	-0.54	4
Structured notes appreciation (depreciation) / Tier 1 capital	-0.17	-0.17	-0.17	-0.17	-0.17	-0.17	-0.17	-0.17	1
Percent of Investment Securities									
Held-to-maturity securities	21.87	0.00	0.00	0.00	0.00	45.15	56.57	60.38	5
Available-for-sale securities	70.97	10.97	21.94	54.85	100.00	100.00	100.00	100.00	5
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
US agency securities (excluding mortgage-backed securities)	9.63	0.00	0.00	0.00	1.73	4.42	26.97	34.49	5
Municipal securities	30.54	0.00	0.00	0.00	6.30	58.14	76.22	82.25	5
Mortgage-backed securities	30.54	1.54	3.08	7.71	11.73	37.08	72.55	84.37	5
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	5
Other debt securities	22.12	0.07	0.14	0.36	2.08	43.98	56.10	60.14	5
Mutual funds and equity securities	7.16	0.00	0.00	0.00	0.00	0.00	21.49	28.65	5
Debt securities 1 year or less	21.23	0.08	0.16	0.40	1.73	39.86	54.45	59.32	5
Debt securities 1 to 5 years	13.68	0.00	0.00	0.00	10.92	19.47	30.60	34.31	5
Debt securities over 5 years	57.92	4.42	8.85	22.11	78.81	88.68	95.47	97.74	5
Pledged securities	50.84	0.93	1.86	4.66	71.31	85.82	89.79	91.11	5
Structured notes, fair value	3.38	0.00	0.00	0.00	0.00	0.00	10.14	13.52	5
Percent Change from Prior Like Quarter									
Short-term investments	-12.30	-44.70	-36.92	-13.57	-0.51	0.76	2.89	3.60	4
Investment securities	39.92	-20.46	-17.91	-10.24	41.45	91.62	96.53	98.16	4
Core deposits	5.96	-3.07	-3.06	-3.01	4.68	13.65	15.99	16.76	4
Noncore funding	112.05	-40.89	-35.70	-20.15	-2.83	129.38	351.70	425.81	4

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 5
Date: 03/31/2026

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	0.07	0.00	0.00	0.00	0.00	0.00	0.21	0.28	5
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)									

BHCPR PERCENTILE DISTRIBUTION REPORT
Peer Group: 5
Date:03/31/2026

Derivaties Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
Futures and forwards									
Written options									
Exchange-traded									
Over-the-counter									
Purchased options									
Exchange-traded									
Over-the-counter									
Swaps									
Held for trading									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
Non-traded									
Interest rate contracts									
Foreign exchange contracts									
Equity, commodity, and other contracts									
Derivative contracts (excluding futures and forex 14 days or less)									
One year or less									
Over 1 year to 5 years									
Over 5 years									
Gross negative fair value (absolute value)									
Gross positive fair value									
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
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	5
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Ratios									
Current credit exposure / Risk-weighted assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3

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	0.06	-0.06	-0.05	0.00	0.02	0.06	0.20	0.25	5
Provision for loan and lease losses / Average loans and leases	0.09	-0.14	-0.11	0.00	0.03	0.13	0.33	0.40	5
Provision for loan and lease losses / Net credit losses on loans and leases	237.91	4.07	8.14	20.34	260.87	275.00	490.00	561.67	5
Allowance for credit losses on loans and leases / Total loans and leases not held for sale	1.37	0.91	0.92	0.98	1.53	1.63	1.74	1.78	5
Allowance for credit losses on loans and leases / Total loans and leases	1.37	0.91	0.92	0.98	1.53	1.63	1.74	1.78	5
Allowance for credit losses on loans and leases / Net credit losses on loans and leases (X)	14.88	11.74	11.98	12.67	13.83	16.56	18.20	18.75	3
Allowance for credit losses on loans and leases / Nonaccrual assets	82.31	49.36	51.25	56.92	73.45	98.83	120.46	127.67	4
ALLL / 90+ days past due + nonaccrual loans and leases	79.78	47.84	48.21	49.32	68.38	98.83	120.46	127.67	4
Gross credit losses on loans and leases / Average loans and leases	0.09	0.00	0.00	0.00	0.10	0.14	0.17	0.18	5
Recoveries / Average loans and leases	0.06	0.03	0.03	0.04	0.07	0.07	0.08	0.09	5
Net losses / Average loans and leases	0.03	-0.07	-0.07	-0.07	0.05	0.07	0.11	0.13	5
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	5
Recoveries / Prior year-end losses	14.23	1.17	1.71	3.33	5.07	15.98	34.08	40.12	4
Earnings coverage of net credit losses on loans and leases (X)	-23.38	-77.34	-67.08	-36.31	-11.73	7.08	9.83	10.74	5
Net Credit Losses on Loans and Leases By Type									
Real estate loans	-0.04	-0.11	-0.09	-0.03	-0.02	0.00	0.00	0.00	5
Real estate loans secured by 1-4 family	-0.05	-0.13	-0.12	-0.09	0.00	0.00	0.00	0.00	5
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Closed-end	-0.06	-0.15	-0.15	-0.14	0.00	0.00	0.00	0.00	5
Commercial real estate loans	-0.03	-0.12	-0.09	0.00	0.00	0.00	0.00	0.00	5
Construction and land development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonfarm nonresidential	-0.05	-0.20	-0.15	0.00	0.00	0.00	0.00	0.00	5
Owner-occupied	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other	-0.05	-0.20	-0.15	0.00	0.00	0.00	0.00	0.00	5
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Commercial and industrial loans	-0.07	-0.24	-0.20	-0.07	0.00	0.00	0.00	0.00	4
Loans to individuals	3.25	0.85	0.90	1.08	1.37	4.48	6.35	6.98	3
Credit card loans									
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Loans to foreign governments and institutions									
Other loans and leases	1.30	-0.02	-0.02	-0.01	0.00	1.97	3.15	3.54	3

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	2.11	0.01	0.01	0.03	2.18	2.44	4.53	5.23	5
90+ days past due loans and leases	0.11	0.00	0.00	0.00	0.00	0.00	0.33	0.44	5
Nonaccrual loans and leases	1.55	0.13	0.26	0.66	1.12	2.72	3.02	3.13	5
90+ days past due and nonaccrual loans and leases	1.66	0.13	0.26	0.66	1.12	3.23	3.25	3.26	5
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonaccrual restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
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	5
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	2.11	0.01	0.01	0.03	2.18	2.44	4.53	5.23	5
90+ days past due assets	0.11	0.00	0.00	0.00	0.00	0.00	0.33	0.44	5
Nonaccrual assets	1.55	0.13	0.26	0.66	1.12	2.72	3.02	3.13	5
30+ days past due and nonaccrual assets	3.77	0.23	0.46	1.15	2.84	5.71	7.78	8.47	5
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.86	0.07	0.14	0.34	0.69	1.49	1.67	1.73	5
90+ past due and nonaccrual assets + other real estate owned	0.87	0.07	0.14	0.34	0.69	1.49	1.69	1.76	5
Restructured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total assets	0.81	0.07	0.14	0.34	0.69	1.49	1.51	1.52	5
Allowance for credit losses on loans and leases	114.06	14.83	29.66	74.14	115.18	170.30	194.52	202.59	5
Equity capital + allowance for credit losses on loans and leases	10.77	0.97	1.95	4.87	5.41	16.78	22.79	24.79	5
Tier 1 capital + allowance for credit losses on loans and leases	5.59	0.75	1.50	3.76	5.71	6.70	9.74	10.75	5
Loans and leases + other real estate owned	1.56	0.13	0.26	0.66	1.12	2.78	3.05	3.14	5

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	1.08	0.01	0.01	0.03	0.44	2.17	2.51	2.62	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	1.92	0.13	0.26	0.64	1.15	3.64	3.95	4.06	5
Commercial and industrial	30-89 days past due	6.24	0.00	0.00	0.00	0.05	6.29	17.42	21.13	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	0.28	0.00	0.00	0.00	0.07	0.34	0.72	0.85	4
Individuals	30-89 days past due	1.45	0.00	0.00	0.00	1.16	2.61	3.14	3.31	4
	90+ days past due	1.19	0.00	0.00	0.00	0.00	1.19	3.33	4.04	4
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.03	0.08	0.09	4
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	4.32	0.26	0.52	1.31	2.62	6.48	8.79	9.56	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3

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	1.12	0.00	0.00	0.00	0.15	2.46	2.79	2.90	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	0.52	0.00	0.00	0.00	0.00	0.74	1.41	1.64	5
Revolving	30-89 days past due	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	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
Closed-End	30-89 days past due	1.09	0.00	0.00	0.00	0.00	2.46	2.79	2.90	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	0.52	0.00	0.00	0.00	0.00	0.74	1.41	1.64	5
Junior Lien	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Commercial real estate	30-89 days past due	0.67	0.00	0.00	0.00	0.00	0.45	1.92	2.41	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	2.14	0.14	0.28	0.70	1.50	4.22	4.25	4.27	5
Construction and development	30-89 days past due	0.38	0.00	0.00	0.00	0.00	0.00	1.15	1.54	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	12.50	0.00	0.00	0.00	1.19	18.03	33.17	38.22	5
1-4 family	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other	30-89 days past due	0.38	0.00	0.00	0.00	0.00	0.00	1.15	1.54	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	12.50	0.00	0.00	0.00	1.19	18.03	33.17	38.22	5
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonfarm non-residential	30-89 days past due	0.64	0.00	0.00	0.00	0.00	0.00	1.93	2.57	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	0.57	0.00	0.00	0.00	0.29	0.88	1.35	1.51	5
Owner occupied	30-89 days past due	0.64	0.00	0.00	0.00	0.00	0.00	1.93	2.57	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.29	0.64	0.76	5
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.00	1.00	1.34	5
Farmland	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.29	0.00	0.00	0.00	17.62	18.75	22.54	23.80	5
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Tier 1 capital, column A	12.40	0.00	0.00	0.00	17.62	18.85	22.86	24.20	5
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Total capital, column A	13.02	0.00	0.00	0.00	18.88	19.90	23.74	25.02	5
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Tier 1 leverage	14.38	8.95	9.66	11.78	12.70	15.62	20.39	21.98	5
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	5
Insurance underwriting assets (P/C) / Total insurance underwriting assets									
Insurance underwriting assets (L/H) / Total insurance underwriting assets									
Separate account assets (L/H) / Total life assets									
Insurance activities revenue / Adjusted operating income									
Premium income / Insurance activities revenue									
Credit related premium income / Total premium income									
Other premium income / Total premium income									
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Insurance net income (P/C) / Equity (P/C)									
Insurance net income (L/H) / Equity (L/H)									
Insurance benefits, losses, expenses / Insurance premiums									
Reinsurance recovery (P/C) / Total assets (P/C)									
Reinsurance recovery (L/H) / Total assets (L/H)									
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Life insurance assets / Tier 1 capital + allowance for credit losses on loans and leases	4.56	0.00	0.00	0.00	0.00	9.37	11.81	12.62	5
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	5

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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	1
Cost: Interest-bearing deposits									
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions									
Growth Rates									
Net loans and leases	-100.00	-100.00	-100.00	-100.00	-100.00	-100.00	-100.00	-100.00	1
Total selected assets	-83.41	-98.34	-96.68	-91.71	-83.41	-75.12	-70.14	-68.48	2
Deposits									

Parent Company Analysis - Part 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	7.77	-3.06	-0.77	6.13	6.62	7.24	17.42	20.81	5
Bank net income / Average equity investment in banks	9.27	-2.32	-0.86	3.50	8.32	14.09	20.16	22.18	4
Nonbank net income / Average equity investment in nonbanks	4.52	2.25	2.51	3.26	4.52	5.78	6.53	6.78	2
Subsidiary HCs net income / Average equity investment in sub HCs	11.77	11.77	11.77	11.77	11.77	11.77	11.77	11.77	1
Bank net income / Parent net income	71.09	10.96	21.92	54.79	86.53	102.83	107.92	109.61	4
Nonbank net income / Parent net income	6.54	0.00	0.00	0.00	2.32	8.86	16.44	18.97	4
Subsidiary holding companies' net income / Parent net income	66.73	66.73	66.73	66.73	66.73	66.73	66.73	66.73	1
Leverage									
Total liabilities / Equity capital	1.50	0.03	0.05	0.13	0.35	2.59	3.70	4.07	5
Total debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Total debt + notes payable to subs that issued TPS / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Total debt + Loans guaranteed for affiliate / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Total debt / Equity capital - excess over fair value	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Long-term debt / Consolidated long-term debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Double Leverage									
Equity investment in subs / Equity capital	85.01	51.28	60.90	89.77	95.42	98.65	99.18	99.36	5
Total investment in subs / Equity capital	85.52	51.28	60.90	89.77	98.00	98.65	99.18	99.36	5
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)	-2.58	-7.07	-6.08	-3.11	-1.10	-0.57	-0.26	-0.16	4
Equity investment in subs - equity cap / Net income-div (X)									
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	33.64	1.20	1.69	3.16	24.90	55.38	72.58	78.31	4
Cash from ops + noncash items + op expense / Op expense + dividend	51.30	-14.36	-11.59	-3.25	22.65	77.20	137.11	157.08	4
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	51.42	-14.36	-11.59	-3.25	37.35	92.02	125.67	136.89	4
Pretax operating income + interest expense / Interest expense									
Pretax op inc + interest expense + trust pref / Interest expense + trust pref									
Dividends + interest from subsidiaries / Interest expense + dividends	4.34	0.16	0.31	0.78	1.56	6.51	9.47	10.46	3
Fees + other income from subsidiaries / Salary + other expenses	164.14	0.00	0.00	0.00	28.28	192.42	436.97	518.48	4
Net income / Current part of long-term debt + preferred dividends (X)									
Other Ratios									
Net assets that reprice within 1 year / Total assets	1.66	0.09	0.18	0.46	0.86	2.12	3.76	4.31	5
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	1
Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
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	5
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	4.71	0.00	0.00	0.00	0.00	0.00	14.12	18.83	5
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	5
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5

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	1530.43	434.96	556.68	921.83	1530.43	2139.02	2504.18	2625.90	2
Dividends declared / Net income	74.48	6.63	13.27	33.16	74.21	115.52	135.90	142.69	4
Net income - dividends / Average equity	3.84	-4.89	-4.43	-3.03	-0.30	3.69	16.00	20.10	5
Percent of Dividends Paid									
Dividends from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Dividends from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Dividends from all subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Interest income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Management and service fees from bank subsidiaries	9.05	0.00	0.00	0.00	0.00	13.57	21.71	24.43	3
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Operating income from bank subsidiaries	9.05	0.00	0.00	0.00	0.00	13.57	21.71	24.43	3
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest income from nonbank subsidiaries	59.97	15.76	20.67	35.41	59.97	84.53	99.27	104.18	2
Management and serv fees from nonbank subsidiaries	89.05	21.92	29.38	51.75	89.05	126.34	148.72	156.18	2
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from nonbank subsidiaries	149.01	37.67	50.04	87.16	149.01	210.87	247.98	260.36	2
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest income from bank subsidiaries	25.00	0.00	0.00	0.00	0.00	25.00	70.00	85.00	4
Management and service fees from bank subsidiaries	16.33	0.00	0.00	0.00	0.00	16.33	45.73	55.53	4
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating income from bank subsidiaries	41.33	0.00	0.00	0.00	32.66	74.00	89.60	94.80	4
Dividends from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest income from nonbank subsidiaries	10.50	0.00	0.00	0.00	5.47	15.97	25.01	28.02	4
Management and service fees from nonbank subsidiaries	14.45	0.00	0.00	0.00	8.21	22.66	33.89	37.64	4
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating income from nonbank subsidiaries	24.95	0.00	0.00	0.00	13.69	38.63	58.90	65.66	4
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Loans and advances from subsidiaries / Short term debt									
Loans and advances from subsidiaries / Total debt									

BHCPR Reporters for Quarter Ending 03/31/2026

Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets ($000)	BHC Name	Home Office Location	Change from 12/31/2025 and Other Notes
5880113	272,686	AMERINATIONAL COMMUNITY SERVICES, LLC	ALBERT LEA, MN	
5478903	278,721	CSBH, LLC	POWHATAN, VA	
1142309	438,223	MIDWEST INDEPENDENT BANCSHARES, INC.	JEFFERSON CITY, MO	
3601332	382,873	TRUSTTEXAS MUTUAL HOLDING COMPANY	CUERO, TX	
1100028	303,762	UNITY CAPITAL CORPORATION	HOLLY SPRINGS, MS	

Note: Peer Group 5 has 5 bank holding companies.