

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2024

Summary Ratios

PRELIMINARY

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	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.77	2.83	2.84	2.86	2.60
+ Non-interest income	0.94	0.97	0.96	0.89	1.04
- Overhead expense	2.36	2.37	2.43	2.19	2.17
- Provision for credit losses	0.20	0.18	0.19	0.13	-0.09
+ Securities gains (losses)	-0.05	-0.01	-0.03	0.00	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.16	1.31	1.20	1.46	1.66
Net operating income	0.87	0.98	0.88	1.11	1.26
Net income	0.89	0.98	0.89	1.11	1.26
Net income (Subchapter S adjusted)	0.73	1.02	0.99	1.53	1.97
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.59	5.08	5.23	3.62	3.06
Interest expense	2.58	2.02	2.14	0.55	0.25
Net interest income (tax equivalent)	3.00	3.07	3.08	3.09	2.80
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.27	0.18	0.22	0.09	0.11
Earnings coverage of net loan and lease losses (X)	17.81	25.49	25.03	55.30	39.72
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	1.23	1.24	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	1.27	1.22	1.23	1.15	1.20
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.46	0.50	0.38	0.49
30-89 days past due loans and leases / Total loans and leases	0.41	0.35	0.40	0.34	0.32
Liquidity and Funding					
Net noncore funding dependence	11.07	13.20	12.91	8.68	-2.33
Net short-term noncore funding dependence	3.72	5.36	5.15	3.04	-7.70
Net loans and leases / Total assets	64.44	64.26	63.69	63.56	58.67
Capitalization					
Tier 1 leverage ratio	9.77	9.47	9.48	9.26	8.98
Holding company equity capital / Total assets	10.83	10.03	10.33	9.83	10.71
Total equity capital (including minority interest) / Total assets	10.96	10.15	10.46	9.97	10.82
Common equity tier 1 capital / Total risk-weighted assets	12.66	12.25	12.38	11.81	12.42
Net loans and leases / Equity capital (X)	6.07	6.59	6.27	6.59	5.53
Cash dividends / Net income	37.53	36.72	40.18	32.07	28.27
Cash dividends / Net income (Subchapter S adjusted)	62.37	48.16	33.91	49.64	3.14
Growth Rates					
Assets	3.75	4.32	4.19	5.08	10.50
Equity capital	13.13	6.61	9.13	-2.82	7.46
Net loans and leases	2.90	6.75	5.34	14.53	3.36
Noncore funding	-0.26	99.62	41.97	89.54	-14.79
Parent Company Ratios					
Short-term debt / Equity capital	0.83	0.54	0.58	0.50	0.57
Long-term debt / Equity capital	12.21	13.25	13.05	12.26	10.95
Equity investment in subsidiaries / Equity capital	102.48	102.52	102.60	104.31	103.22
Cash from ops + noncash items + op expense / Op expense + dividends	137.06	133.22	143.06	132.32	153.55

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	5.18	4.71	4.84	3.36	2.85
Less: Interest expense	2.41	1.87	2.00	0.51	0.23
Equals: Net interest income (tax equivalent)	2.77	2.83	2.84	2.86	2.60
Plus: Non-interest income	0.94	0.97	0.96	0.89	1.04
Equals: adjusted operating income (tax equivalent)	3.78	3.92	3.92	3.80	3.70
Less: Overhead expense	2.36	2.37	2.43	2.19	2.17
Less: Provision for credit losses	0.20	0.18	0.19	0.13	-0.09
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.05	-0.01	-0.03	0.00	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.16	1.31	1.20	1.46	1.66
Less: Applicable income taxes (tax equivalent)	0.28	0.30	0.27	0.33	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.87	0.98	0.88	1.11	1.26
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.89	0.98	0.89	1.11	1.26
Memo: Net income (last four quarters)	0.83	1.04	0.91	1.11	1.26
Net income-BHC and noncontrolling (minority) interest	0.90	1.00	0.90	1.12	1.27
Margin Analysis					
Average earning assets / Average assets	92.76	92.65	92.57	92.89	93.08
Average interest-bearing funds / Average assets	67.30	65.09	65.33	61.06	61.99
Interest income (tax equivalent) / Average earning assets	5.59	5.08	5.23	3.62	3.06
Interest expense / Average earning assets	2.58	2.02	2.14	0.55	0.25
Net interest income (tax equivalent) / Average earning assets	3.00	3.07	3.08	3.09	2.80
Yield or Cost					
Total loans and leases (tax equivalent)	6.39	5.93	6.11	4.52	4.01
Interest-bearing bank balances	5.23	4.63	4.83	1.19	0.14
Federal funds sold and reverse repos	4.80	4.36	4.51	1.62	0.25
Trading assets	1.32	1.46	1.61	0.71	0.45
Total earning assets	5.56	5.06	5.18	3.59	3.04
Investment securities (tax equivalent)	3.16	2.66	2.78	2.08	1.77
US Treasury and agency securities (excluding mortgage-backed securities)	3.19	2.40	2.56	1.51	1.14
Mortgage-backed securities	2.89	2.50	2.58	1.98	1.57
All other securities	4.29	4.02	4.12	3.13	2.81
Interest-bearing deposits	3.21	2.29	2.49	0.58	0.21
Time deposits of \$250K or more	4.43	3.44	3.70	0.91	0.66
Time deposits < \$250K	4.44	3.40	3.69	0.88	0.62
Other domestic deposits	2.89	2.10	2.28	0.53	0.15
Foreign deposits	2.82	2.25	2.45	0.83	0.14
Federal funds purchased and repos	3.97	3.67	3.85	1.38	0.17
Other borrowed funds and trading liabilities	4.36	4.34	4.32	2.30	1.27
All interest-bearing funds	3.54	2.82	2.98	0.82	0.37

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Non-interest Income & Expenses

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Analysis Ratios					
Mutual fund fee income / Non-interest income	3.01	2.47	2.70	2.46	2.17
Overhead expenses / Net Interest Income + non-interest income	63.44	60.79	63.05	57.79	59.28
Percent of Average Assets					
Total overhead expense	2.36	2.37	2.43	2.19	2.17
Personnel expense	1.26	1.26	1.26	1.20	1.21
Net occupancy expense	0.23	0.23	0.23	0.22	0.23
Other operating expenses	0.85	0.84	0.91	0.75	0.72
Overhead less non-interest income	1.39	1.35	1.41	1.26	1.10
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	62.99	60.34	62.79	57.36	58.83
Personnel expense	33.75	32.27	32.57	31.62	32.93
Net occupancy expense	6.12	5.93	5.98	5.93	6.23
Other operating expenses	22.33	21.10	23.16	19.40	19.18
Total non-interest income	23.68	23.92	23.99	22.96	27.67
Fiduciary activities income	2.31	1.97	2.04	2.06	2.20
Service charges on domestic deposit accounts	3.17	2.89	2.98	3.19	3.27
Trading revenue	0.91	0.74	0.86	0.62	0.62
Investment banking fees and commissions	2.47	2.30	2.45	2.11	2.58
Insurance activities revenue	0.31	0.33	0.35	0.34	0.36
Venture capital revenue	0.01	0.00	0.00	0.01	0.04
Net servicing fees	0.56	0.65	0.60	0.97	0.60
Net securitization income	0.01	0.00	0.00	0.00	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.10	0.79	0.82	1.09	3.30
Other non-interest income	8.46	8.44	8.57	8.42	9.27
Overhead less non-interest income	37.81	35.41	37.70	33.81	30.52
Applicable income taxes / Pretax net operating income (tax equivalent)	20.89	20.31	19.55	21.23	21.18
Applicable income tax + TE / Pretax net operating income + TE	23.58	23.03	22.85	23.20	22.67

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Percent Composition of Assets

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Real estate loans	41.24	40.81	40.37	40.45	36.25
Commercial and industrial loans	11.12	10.92	10.90	11.31	10.76
Loans to individuals	3.41	3.77	3.56	3.40	3.36
Loans to depository institutions and acceptances of other banks	0.01	0.02	0.01	0.02	0.02
Agricultural loans	0.18	0.16	0.17	0.19	0.18
Other loans and leases	4.79	4.57	4.66	4.47	4.47
Net loans and leases	64.44	64.26	63.69	63.56	58.67
Debt securities over 1 year	15.84	15.57	15.58	18.32	19.46
Mutual funds and equity securities	0.05	0.04	0.04	0.05	0.06
Subtotal	80.76	80.84	80.29	82.97	79.22
Interest-bearing bank balances	5.31	4.92	5.05	3.50	8.50
Federal funds sold and reverse repos	0.51	0.78	0.69	0.52	0.54
Debt securities 1 year or less	2.23	1.80	2.04	1.74	1.56
Trading assets	0.57	0.75	0.64	0.57	0.49
Total earning assets	91.00	90.65	90.70	90.70	91.77
Non-interest cash and due from depository institutions	0.93	0.89	0.91	1.01	0.82
Other real estate owned	0.02	0.01	0.01	0.01	0.01
All other assets	8.02	8.43	8.25	8.21	7.35
Memoranda					
Short-term investments	8.91	8.49	8.86	6.66	11.47
US Treasury securities	1.91	1.71	1.85	1.96	1.47
US agency securities (excluding mortgage-backed securities)	0.64	0.69	0.68	0.80	0.82
Municipal securities	1.24	1.30	1.30	1.64	1.73
Mortgage-backed securities	11.39	10.53	10.68	12.43	14.14
Asset-backed securities	0.77	0.84	0.81	0.95	0.50
Other debt securities	0.47	0.43	0.45	0.51	0.53
Loans held-for-sale	0.26	0.16	0.16	0.17	0.55
Loans held for investment	64.71	64.70	64.20	63.95	58.07
Real estate loans secured by 1-4 family	13.32	13.20	12.91	12.72	11.46
Revolving	1.54	1.47	1.48	1.52	1.42
Closed-end, secured by first liens	11.28	11.27	10.97	10.77	9.67
Closed-end, secured by junior liens	0.25	0.22	0.22	0.19	0.17
Commercial real estate loans	25.90	25.25	25.30	25.63	22.69
Construction and land development	3.91	4.03	3.99	4.17	3.34
Multifamily	4.65	4.23	4.26	4.03	3.57
Nonfarm nonresidential	16.24	15.83	15.94	16.07	14.58
Real estate loans secured by farmland	0.32	0.32	0.30	0.34	0.30

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Loan Mix and Analysis of Concentrations of Credit

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Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	62.70	61.88	61.55	62.24	61.05
Real estate loans secured by 1-4 family	20.81	20.58	20.20	20.20	19.86
Revolving	2.33	2.23	2.24	2.35	2.43
Closed-end	18.30	18.17	17.80	17.66	17.24
Commercial real estate loans	38.84	37.71	38.01	38.73	37.86
Construction and land development	5.86	6.08	6.03	6.37	5.65
1-4 family	0.86	1.03	0.96	1.28	1.18
Other	4.89	4.86	4.89	4.87	4.40
Multifamily	6.73	6.15	6.51	6.02	5.78
Nonfarm nonresidential	24.38	23.71	24.01	24.51	24.56
Owner-occupied	8.29	7.88	7.94	8.16	8.29
Other	15.79	15.66	15.75	16.08	15.94
Real estate loans secured by farmland	0.48	0.48	0.46	0.54	0.54
Loans to depository institutions and acceptances of other banks	0.02	0.03	0.02	0.04	0.04
Commercial and industrial loans	17.97	17.41	17.59	18.44	18.86
Loans to individuals	5.89	6.63	6.34	5.91	6.23
Credit card loans	0.66	0.62	0.66	0.55	0.53
Agricultural loans	0.29	0.25	0.26	0.30	0.34
Other loans and leases	8.72	8.41	8.40	8.21	8.75
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	398.91	407.62	404.28	416.38	391.81
Real estate loans secured by 1-4 family	130.55	132.90	130.83	132.74	126.06
Revolving	14.72	14.48	14.72	15.37	15.44
Closed-end	114.20	116.96	115.10	115.64	108.85
Commercial real estate loans	248.34	249.72	251.85	260.39	245.88
Construction and land development	37.47	39.59	39.56	41.90	35.95
1-4 family	5.44	6.73	6.44	9.40	7.42
Other	30.99	31.89	32.27	32.20	28.11
Multifamily	45.72	41.89	43.83	41.83	38.66
Nonfarm nonresidential	155.20	156.15	157.01	163.60	158.06
Owner-occupied	52.85	50.94	51.92	54.13	52.99
Other	100.27	102.51	102.98	107.29	102.54
Real estate loans secured by farmland	2.95	3.03	3.09	3.39	3.22
Loans to depository institutions and acceptances of other banks	0.12	0.18	0.18	0.20	0.21
Commercial and industrial loans	106.36	107.20	107.72	114.99	114.44
Loans to individuals	33.04	37.91	37.32	33.68	34.55
Credit card loans	3.28	3.15	4.00	2.92	2.77
Agricultural loans	1.59	1.49	1.63	1.69	1.86
Other loans and leases	49.80	48.13	50.37	48.55	51.07
Supplemental					
Non-owner occupied CRE loans / Gross loans	31.40	30.51	30.82	31.32	30.07
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	200.62	201.44	203.30	210.03	195.34
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	256.02	256.25	258.42	267.87	252.85

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Liquidity and Funding

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Short-term investments	8.91	8.49	8.86	6.66	11.47
Liquid assets	23.05	22.39	22.74	22.88	29.03
Investment securities	18.60	17.95	18.22	20.69	21.63
Net loans and leases	64.44	64.26	63.69	63.56	58.67
Net loans, leases and standby letters of credit	65.24	65.03	64.50	64.41	59.49
Core deposits	66.70	65.91	65.37	71.23	75.71
Noncore funding	18.21	19.52	19.52	15.08	10.30
Time deposits of \$250K or more	3.73	3.02	3.24	1.88	1.58
Foreign deposits	0.25	0.19	0.20	0.31	0.34
Federal funds purchased and repos	1.03	1.32	1.15	1.28	1.23
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.40	0.49	0.33	0.58	0.54
Commercial paper	0.01	0.01	0.01	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	2.45	3.52	3.44	3.45	1.00
Earning assets that reprice within 1 year	40.02	37.98	39.25	35.98	37.37
Interest-bearing liabilities that reprice within 1 year	14.08	12.56	13.31	8.24	6.39
Long-term debt that reprices within 1 year	0.31	0.50	0.45	0.48	0.26
Net assets that reprice within 1 year	24.29	23.44	23.53	25.97	29.65
Other Liquidity and Funding Ratios					
Net noncore funding dependence	11.07	13.20	12.91	8.68	-2.33
Net short-term noncore funding dependence	3.72	5.36	5.15	3.04	-7.70
Short-term investment / Short-term noncore funding	83.03	66.43	68.66	75.35	273.39
Liquid assets - short-term noncore funding / Nonliquid assets	16.18	14.34	14.35	20.57	36.68
Net loans and leases / Total deposits	83.03	84.30	83.94	80.87	72.79
Net loans and leases / Core deposits	97.52	98.92	99.20	89.83	78.25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.56	-10.74	-7.27	-9.30	0.12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.48	-18.10	-12.60	-17.67	-0.25
Structured notes appreciation (depreciation) / Tier 1 capital	-0.25	-0.41	-0.33	-0.61	-0.02
Percent of Investment Securities					
Held-to-maturity securities	24.24	25.61	25.55	26.73	14.28
Available-for-sale securities	73.92	71.89	71.58	71.52	83.77
US Treasury securities	10.72	10.40	10.94	9.64	6.70
US agency securities (excluding mortgage-backed securities)	3.84	4.19	4.10	4.22	4.12
Municipal securities	6.92	7.26	7.22	8.18	8.22
Mortgage-backed securities	62.28	59.82	59.24	61.37	66.54
Asset-backed securities	4.01	4.58	4.36	4.90	2.50
Other debt securities	3.14	3.12	3.13	3.11	3.08
Mutual funds and equity securities	0.31	0.28	0.28	0.26	0.29
Debt securities 1 year or less	13.75	11.83	12.55	9.65	7.78
Debt securities 1 to 5 years	21.30	20.18	19.89	20.56	18.25
Debt securities over 5 years	62.93	64.87	63.64	67.64	71.11
Pledged securities	52.42	52.38	53.76	33.96	32.26
Structured notes, fair value	0.11	0.14	0.14	0.29	0.11
Percent Change from Prior Like Quarter					
Short-term investments	27.21	45.86	72.36	-41.73	27.96
Investment securities	5.60	-4.21	-2.35	2.95	31.36
Core deposits	3.25	-4.33	-1.83	-0.88	16.94
Noncore funding	-0.26	99.62	41.97	89.54	-14.79

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Derivatives and Off-Balance-Sheet Transactions

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	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			23.03	24.92	22.79
Standby letters of credit	0.63	0.58	0.58	0.64	0.65
Commercial and similar letters of credit	0.02	0.02	0.02	0.02	0.02
Securities lent	0.09	0.17	0.14	0.08	0.10
Credit derivatives - notional amount (holding company as guarantor)	0.33	0.28	0.29	0.28	0.24
Credit derivatives - notional amount (holding company as beneficiary)	0.29	0.16	0.22	0.17	0.18
Credit derivative contracts w/ purchased credit protection-investment grade	0.27	0.21	0.24	0.23	0.18
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.23	0.23	0.24	0.19	0.13
Derivative contracts	51.22	43.91	44.21	44.01	46.30
Interest rate contracts	33.55	29.25	29.00	30.91	32.46
Interest rate futures and forward contracts	4.26	3.76	3.19	2.97	3.25
Written options contracts (interest rate)	1.79	1.24	1.17	1.35	1.41
Purchased options contracts (interest rate)	2.15	1.28	1.37	1.55	1.31
Interest rate swaps	24.57	19.50	22.67	22.30	20.49
Foreign exchange contracts	8.71	5.36	5.62	7.03	6.30
Futures and forward foreign exchange contracts	4.70	3.17	3.12	4.23	3.78
Written options contracts (foreign exchange)	0.12	0.03	0.06	0.04	0.04
Purchased options contracts (foreign exchange)	0.12	0.03	0.06	0.04	0.04
Foreign exchange rate swaps	1.51	0.63	0.73	0.94	0.76
Equity, commodity, and other derivative contracts	1.24	1.45	1.81	1.11	0.92
Commodity and other futures and forward contracts	0.17	0.12	0.16	0.08	0.07
Written options contracts (commodity and other)	0.39	0.39	0.38	0.39	0.32
Purchased options contracts (commodity and other)	0.32	0.32	0.31	0.29	0.21
Commodity and other swaps	0.31	0.27	0.27	0.30	0.31
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			41.52	46.42	44.98

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	92.91	92.70	91.96	94.25	94.17
Foreign exchange contracts	3.33	3.07	3.31	3.02	3.47
Equity, commodity, and other contracts	1.45	1.70	1.88	1.07	1.14
Futures and forwards	8.67	9.61	9.04	8.54	11.16
Written options	5.56	5.79	5.08	4.77	6.28
Exchange-traded	0.11	0.16	0.15	0.13	0.12
Over-the-counter	5.09	5.26	4.53	4.43	5.96
Purchased options	4.87	4.96	4.69	4.63	3.27
Exchange-traded	0.13	0.16	0.16	0.14	0.12
Over-the-counter	4.23	4.37	4.04	4.08	2.87
Swaps	74.49	74.27	74.61	78.69	74.26
Held for trading	32.64	33.75	34.68	36.40	40.42
Interest rate contracts	26.25	27.67	28.16	30.08	34.15
Foreign exchange contracts	1.66	1.24	1.55	1.57	1.68
Equity, commodity, and other contracts	0.57	0.63	0.66	0.55	0.60
Non-traded	67.36	66.25	65.32	63.60	59.58
Interest rate contracts	63.21	61.96	60.25	60.36	56.71
Foreign exchange contracts	0.40	0.49	0.39	0.40	0.40
Equity, commodity, and other contracts	0.12	0.25	0.25	0.10	0.09
Derivative contracts (excluding futures and forex 14 days or less)	94.00	93.67	94.55	95.13	92.53
One year or less	34.39	36.57	36.96	33.84	27.56
Over 1 year to 5 years	32.01	29.13	31.12	24.87	27.01
Over 5 years	17.12	22.31	20.67	26.68	29.89
Gross negative fair value (absolute value)	1.14	2.09	1.46	2.13	0.98
Gross positive fair value	1.26	2.30	1.57	2.13	1.34
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.05	0.08	0.07	0.08	0.04
Gross positive fair value (X)	0.05	0.07	0.07	0.08	0.05
Held for trading (X)	0.03	0.04	0.04	0.04	0.04
Non-traded (X)	0.01	0.02	0.02	0.02	0.01
Current credit exposure (X)	0.03	0.05	0.04	0.04	0.04
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.46	0.69	0.56	0.51	0.46

BHCPR PEER GROUP DATA

Allowance and Net Loan and Lease Losses

Peer Group: 1
Date: 09/30/2024

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.20	0.18	0.19	0.11	-0.09
Provision for loan and lease losses / Average loans and leases	0.33	0.30	0.33	0.19	-0.16
Provision for loan and lease losses / Net loan and lease losses	159.96	229.27	195.87	326.41	-105.48
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	1.23	1.24	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	1.27	1.22	1.23	1.15	1.20
Allowance for loan and lease losses / Net loans and leases losses (X)	9.94	17.05	14.21	39.84	21.39
Allowance for loan and lease losses / Nonaccrual assets	291.65	352.67	347.62	428.70	364.13
ALLL / 90+ days past due + nonaccrual loans and leases	225.84	276.50	263.70	329.69	287.08
Gross loan and lease losses / Average loans and leases	0.33	0.24	0.29	0.16	0.19
Recoveries / Average loans and leases	0.06	0.06	0.06	0.06	0.08
Net losses / Average loans and leases	0.27	0.18	0.22	0.09	0.11
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	19.39	34.40	45.25	44.80	34.67
Earnings coverage of net loan and lease losses (X)	17.81	25.49	25.03	55.30	39.72
Net Loan and Lease Losses By Type					
Real estate loans	0.07	0.03	0.04	0.00	0.02
Real estate loans secured by 1-4 family	0.00	0.00	0.00	-0.01	-0.02
Revolving	-0.01	-0.02	-0.02	-0.05	-0.07
Closed-end	0.00	0.00	0.00	-0.01	-0.01
Commercial real estate loans	0.13	0.06	0.08	0.01	0.04
Construction and land development	0.02	0.01	0.02	-0.01	0.00
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.02	0.00	0.02	-0.01	0.00
Multifamily	0.02	0.00	0.00	0.00	0.01
Nonfarm nonresidential	0.19	0.08	0.12	0.01	0.05
Owner-occupied	0.01	0.00	0.00	0.00	0.01
Other	0.18	0.07	0.11	0.02	0.04
Real estate loans secured by farmland	0.01	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.43	0.33	0.36	0.13	0.17
Loans to individuals	1.77	1.15	1.32	0.80	0.71
Credit card loans	3.85	2.94	2.94	1.88	1.84
Agricultural loans	0.09	0.04	0.05	0.02	0.02
Loans to foreign governments and institutions	0.00	0.00	0.08	0.02	0.00
Other loans and leases	0.19	0.12	0.14	0.13	0.10

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2024

Past Due and Nonaccrual Assets

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
Percent of Loans and Leases					
30-89 days past due loans and leases	0.41	0.35	0.40	0.34	0.32
90+ days past due loans and leases	0.11	0.10	0.11	0.10	0.10
Nonaccrual loans and leases	0.60	0.44	0.47	0.35	0.46
90+ days past due and nonaccrual loans and leases	0.79	0.60	0.65	0.50	0.62
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.41	0.35	0.40	0.34	0.32
90+ days past due assets	0.11	0.10	0.11	0.10	0.10
Nonaccrual assets	0.61	0.44	0.48	0.36	0.47
30+ days past due and nonaccrual assets	1.23	0.98	1.08	0.87	0.97
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.51	0.38	0.41	0.31	0.36
90+ past due and nonaccrual assets + other real estate owned	0.53	0.40	0.43	0.33	0.37
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.64	0.43	0.48	0.36	0.41
Allowance for loan and lease losses	81.03	56.70	62.66	52.47	62.64
Equity capital + allowance for loan and lease losses	5.52	4.03	4.32	3.43	3.60
Tier 1 capital + allowance for loan and lease losses	6.11	4.18	4.68	3.71	4.30
Loans and leases + other real estate owned	0.99	0.66	0.75	0.59	0.71

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2024

Past Due and Nonaccrual Loans and Leases

		09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.36	0.29	0.33	0.27	0.26
	90+ days past due	0.11	0.09	0.10	0.09	0.12
	Nonaccrual	0.67	0.49	0.55	0.39	0.52
Commercial and industrial	30-89 days past due	0.29	0.23	0.28	0.25	0.24
	90+ days past due	0.03	0.02	0.03	0.05	0.04
	Nonaccrual	0.81	0.59	0.63	0.48	0.57
Individuals	30-89 days past due	0.93	1.03	1.13	0.99	0.63
	90+ days past due	0.14	0.13	0.14	0.10	0.09
	Nonaccrual	0.25	0.23	0.25	0.22	0.17
Depository institution loans	30-89 days past due	0.09	0.00	0.08	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.01	0.00
Agricultural	30-89 days past due	0.19	0.17	0.16	0.11	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.56	0.21	0.25	0.23	0.70
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.13	0.50
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.14	6.32	0.12	0.14	0.15
Other loans and leases	30-89 days past due	0.13	0.12	0.17	0.16	0.12
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.13	0.11	0.09	0.07	0.09

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 09/30/2024

		09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
Memoranda						
1-4 Family	30-89 days past due	0.56	0.51	0.60	0.48	0.46
	90+ days past due	0.21	0.20	0.21	0.20	0.24
	Nonaccrual	0.60	0.54	0.55	0.56	0.71
Revolving	30-89 days past due	0.55	0.54	0.59	0.43	0.28
	90+ days past due	0.03	0.03	0.03	0.03	0.02
	Nonaccrual	0.84	0.84	0.85	0.83	1.18
Closed-End	30-89 days past due	0.54	0.48	0.58	0.49	0.49
	90+ days past due	0.24	0.22	0.23	0.23	0.26
	Nonaccrual	0.57	0.52	0.53	0.55	0.67
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.02	0.03
Commercial real estate	30-89 days past due	0.21	0.14	0.18	0.14	0.15
	90+ days past due	0.02	0.01	0.02	0.01	0.01
	Nonaccrual	0.78	0.51	0.59	0.25	0.38
Construction and development	30-89 days past due	0.22	0.17	0.14	0.12	0.17
	90+ days past due	0.01	0.01	0.01	0.00	0.01
	Nonaccrual	0.31	0.20	0.25	0.13	0.20
1-4 family	30-89 days past due	0.04	0.03	0.04	0.03	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.03	0.03	0.01	0.01
Other	30-89 days past due	0.15	0.12	0.09	0.07	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.25	0.15	0.17	0.11	0.16
Multifamily	30-89 days past due	0.10	0.04	0.07	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.42	0.15	0.17	0.08	0.17
Nonfarm non-residential	30-89 days past due	0.21	0.15	0.15	0.13	0.13
	90+ days past due	0.02	0.01	0.02	0.01	0.01
	Nonaccrual	1.02	0.65	0.75	0.34	0.45
Owner occupied	30-89 days past due	0.06	0.04	0.05	0.05	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.19	0.13	0.13	0.11	0.17
Other	30-89 days past due	0.11	0.09	0.09	0.07	0.08
	90+ days past due	0.01	0.00	0.01	0.00	0.00
	Nonaccrual	0.80	0.45	0.54	0.19	0.23
Farmland	30-89 days past due	0.16	0.09	0.09	0.13	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.47	0.36	0.41	0.39	0.69
Credit card	30-89 days past due	1.82	1.55	1.70	1.26	0.81
	90+ days past due	0.82	0.74	0.82	0.60	0.45
	Nonaccrual	0.32	0.25	0.33	0.18	0.10

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

BHCPR PEER GROUP DATAPeer Group: 1
Date: 09/30/2024**Regulatory Capital Components and Ratios**PRELIMINARY FR BHCPR
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	09/30/2024			09/30/2023			12/31/2023			12/31/2022			12/31/2021		
Capital Ratios															
Common equity tier 1 capital, column A		12.63			12.23			12.31			11.79			12.36	
Common equity tier 1 capital, column B		0.28			0.17			0.18			0.28			0.29	
Tier 1 capital, column A		13.31			12.90			12.95			12.46			13.10	
Tier 1 capital, column B		0.33			0.21			0.21			0.32			0.34	
Total capital, column A		15.19			14.75			14.79			14.27			14.90	
Total capital, column B		0.36			0.23			0.23			0.36			0.37	
Tier 1 leverage		9.77			9.47			9.48			9.26			8.98	
Supplementary leverage ratio, advanced approaches HCs		7.14			6.95			7.01			6.81			6.70	

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2024

Insurance and Broker-Dealer Activities

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	64.37	60.89	60.99	56.52	53.11
Insurance underwriting assets (L/H) / Total insurance underwriting assets	35.63	39.11	39.01	43.48	46.89
Separate account assets (L/H) / Total life assets	5.62	5.35	5.53	5.49	13.40
Insurance activities revenue / Adjusted operating income	0.31	0.33	0.35	0.34	0.36
Premium income / Insurance activities revenue	6.21	4.71	4.63	2.29	2.76
Credit related premium income / Total premium income	35.29	36.49	36.58	28.99	32.99
Other premium income / Total premium income	64.71	63.51	63.42	71.01	67.01
Insurance underwriting net income / Consolidated net income	0.04	0.03	0.04	0.02	0.02
Insurance net income (P/C) / Equity (P/C)	14.90	14.34	18.28	17.01	23.22
Insurance net income (L/H) / Equity (L/H)	11.04	15.27	24.88	229.06	4.49
Insurance benefits, losses, expenses / Insurance premiums	348.69	110.45	152.16	5,287.80	927.51
Reinsurance recovery (P/C) / Total assets (P/C)	0.06	0.06	0.05	0.06	0.07
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.27	11.34	11.21	11.87	12.00
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.61	0.94	0.75	0.55	0.46

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2024

Foreign Activities

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
Analysis Ratios					
Yield: Foreign loans	1.62	1.60	1.60	0.93	0.66
Cost: Interest-bearing deposits	2.82	2.25	2.45	0.83	0.14
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.08	0.57	0.34	0.21	0.20
Commercial and industrial loans	0.83	0.41	2.06	0.13	0.79
Foreign governments and institutions	0.00	0.00	0.08	0.02	0.00
Growth Rates					
Net loans and leases	-5.33	0.51	-2.13	19.84	6.83
Total selected assets	1.85	-4.01	-2.36	6.45	9.48
Deposits	3.74	-10.17	0.90	-11.97	0.73

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2024

Parent Company Analysis - Part 1

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
Profitability					
Net income / Average equity capital	8.45	9.94	8.99	11.16	11.94
Bank net income / Average equity investment in banks	9.17	10.98	9.91	11.69	11.80
Nonbank net income / Average equity investment in nonbanks	7.93	8.12	8.09	9.14	13.21
Subsidiary HCs net income / Average equity investment in sub HCs	8.03	8.43	7.58	8.63	10.04
Bank net income / Parent net income	87.87	87.81	88.02	88.96	96.79
Nonbank net income / Parent net income	3.70	2.96	3.40	2.62	3.42
Subsidiary holding companies' net income / Parent net income	81.41	78.07	83.67	82.03	65.19
Leverage					
Total liabilities / Equity capital	18.44	19.76	19.15	18.54	16.81
Total debt / Equity capital	13.16	13.91	13.79	13.06	11.71
Total debt + notes payable to subs that issued TPS / Equity capital	14.81	15.73	15.52	15.10	13.63
Total debt + Loans guaranteed for affiliate / Equity capital	13.30	14.10	13.94	13.14	11.77
Total debt / Equity capital - excess over fair value	13.27	14.03	13.90	13.20	11.81
Long-term debt / Equity capital	12.21	13.25	13.05	12.26	10.95
Short-term debt / Equity capital	0.83	0.54	0.58	0.50	0.57
Current portion of long-term debt / Equity capital	0.29	0.16	0.29	0.07	0.06
Excess cost over fair value / Equity capital	0.11	0.10	0.10	0.10	0.05
Long-term debt / Consolidated long-term debt	36.35	36.85	37.23	40.56	39.86
Double Leverage					
Equity investment in subs / Equity capital	102.48	102.52	102.60	104.31	103.22
Total investment in subs / Equity capital	109.50	109.80	109.85	109.37	108.40
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)	0.39	0.39	0.41	0.43	0.29
Equity investment in subs - equity cap / Net income-div (X)	1.65	1.47	1.94	1.27	1.05
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	130.14	129.67	132.05	139.25	154.07
Cash from ops + noncash items + op expense / Op expense + dividend	137.06	133.22	143.06	132.32	153.55
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	115.29	107.59	111.05	102.83	98.57
Pretax operating income + interest expense / Interest expense	2,013.39	1,775.75	1,786.07	1,665.41	1,835.33
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	893.06	888.20	922.56	1,303.55	1,770.77
Dividends + interest from subsidiaries / Interest expense + dividends	148.22	146.53	146.71	162.23	175.46
Fees + other income from subsidiaries / Salary + other expenses	9.93	10.13	10.74	9.42	11.92
Net income / Current part of long-term debt + preferred dividends (X)	19.39	34.15	26.46	30.79	47.61
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.86	3.89	3.53	3.61	3.44
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.10	0.49	0.23	0.71	0.17
Nonaccrual	7.94	0.25	0.24	0.47	0.92
Total	8.04	0.74	0.46	1.18	1.09
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.01	0.00	0.00	0.01	0.02
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.01	0.00	0.00	0.03	0.02
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.32	3.07	2.77	1.76	1.76
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.14	0.13	0.13	0.06	0.06

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2024

Parent Company Analysis - Part 2

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	76.66	75.35	76.19	70.66	66.99
Dividends declared / Net income	37.53	36.71	40.14	32.07	28.27
Net income - dividends / Average equity	5.11	6.25	5.39	7.59	8.62
Percent of Dividends Paid					
Dividends from bank subsidiaries	126.47	128.57	127.62	137.86	157.65
Dividends from nonbank subsidiaries	2.99	4.21	4.15	3.42	4.90
Dividends from subsidiary holding companies	4.66	4.70	7.67	4.71	5.91
Dividends from all subsidiaries	167.32	164.86	166.88	184.33	205.00
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	52.91	53.72	60.38	51.31	47.78
Interest income from bank subsidiaries	1.47	0.75	1.05	0.27	0.11
Management and service fees from bank subsidiaries	1.04	0.82	0.86	0.93	0.88
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	61.93	56.27	64.63	53.81	52.33
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	58.55	59.24	70.54	66.96	62.16
Interest income from nonbank subsidiaries	9.27	7.12	8.11	6.39	2.43
Management and serv fees from nonbank subsidiaries	0.74	0.69	0.75	0.33	0.33
Other income from nonbank subsidiaries	0.15	0.05	0.09	-0.30	0.07
Operating income from nonbank subsidiaries	93.67	88.48	102.74	90.18	86.66
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	32.57	47.22	59.76	1,198.53	38.10
Interest income from subsidiary holding companies	9.26	11.84	15.66	119.53	5.26
Management and service fees from subsidiary holding companies	0.00	0.07	0.06	0.25	0.73
Other income from subsidiary holding companies	0.00	0.00	0.00	-2.19	-0.40
Operating income from subsidiary holding companies	41.66	61.81	77.07	1,316.12	58.37
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	68.30	69.86	70.01	71.92	74.58
Interest income from bank subsidiaries	2.76	1.90	1.71	0.55	0.23
Management and service fees from bank subsidiaries	1.50	1.16	1.11	0.98	1.42
Other income from bank subsidiaries	0.02	0.01	0.01	0.01	0.02
Operating income from bank subsidiaries	83.73	83.20	83.97	83.18	83.41
Dividends from nonbank subsidiaries	1.83	2.34	2.22	2.77	3.01
Interest income from nonbank subsidiaries	0.30	0.39	0.27	0.19	0.18
Management and service fees from nonbank subsidiaries	0.02	0.01	0.01	0.01	0.01
Other income from nonbank subsidiaries	0.01	0.01	0.01	0.00	0.01
Operating income from nonbank subsidiaries	3.61	4.20	3.90	3.52	4.59
Dividends from subsidiary holding companies	1.35	2.21	2.85	2.41	2.07
Interest income from subsidiary holding companies	0.09	0.24	0.23	0.02	0.01
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	2.51	4.23	4.56	3.88	3.85
Loans and advances from subsidiaries / Short term debt	161.42	345.51	184.19	216.83	158.10
Loans and advances from subsidiaries / Total debt	30.05	28.92	30.30	25.28	26.38

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

PRELIMINARY

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Peer Group: 1

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Date: 09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									136
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.77	1.51	1.90	2.38	2.71	3.14	3.44	4.39	136
+ Non-interest income	0.94	0.22	0.29	0.44	0.77	1.30	1.93	3.37	136
- Overhead expense	2.36	1.43	1.67	2.02	2.30	2.61	3.19	4.29	136
- Provision for credit losses	0.20	0.01	0.03	0.08	0.16	0.26	0.50	1.04	136
+ Securities gains (losses)	-0.05	-0.69	-0.21	-0.04	0.00	0.00	0.00	0.01	136
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	136
= Pretax net operating income (tax equivalent)	1.16	-0.17	0.28	0.79	1.19	1.51	2.00	2.25	136
Net operating income	0.87	-0.08	0.17	0.60	0.92	1.16	1.54	1.71	136
Net income	0.89	0.00	0.23	0.61	0.93	1.16	1.54	1.71	136
Net income (Subchapter S adjusted)	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.59	4.50	4.60	5.06	5.56	6.02	6.55	7.88	136
Interest expense	2.58	1.45	1.64	2.05	2.56	3.08	3.74	4.17	136
Net interest income (tax equivalent)	3.00	1.63	2.00	2.61	3.00	3.42	3.78	4.82	136
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.27	0.02	0.03	0.08	0.18	0.41	0.64	1.33	136
Earnings coverage of net loan and lease losses (X)	17.81	0.00	1.57	5.25	10.03	24.53	54.96	99.11	136
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	0.45	0.76	1.01	1.21	1.49	2.00	2.64	136
Allowance for loan and lease losses / Total loans and leases	1.27	0.45	0.74	1.01	1.21	1.49	1.99	2.62	136
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.12	0.24	0.35	0.60	0.88	1.20	1.52	136
30-89 days past due loans and leases / Total loans and leases	0.41	0.07	0.12	0.19	0.33	0.55	1.01	1.58	136
Liquidity and Funding									
Net noncore funding dependence	11.07	-5.50	-4.01	4.29	9.40	17.60	29.12	40.71	136
Net short-term noncore funding dependence	3.72	-22.28	-9.69	-2.55	4.44	9.50	19.05	21.72	136
Net loans and leases / Total assets	64.44	27.19	47.00	59.08	66.44	73.13	77.96	80.37	136
Capitalization									
Tier 1 leverage ratio	9.77	7.05	7.95	8.78	9.66	10.92	11.67	12.53	136
Holding company equity capital / Total assets	10.83	7.32	7.74	9.03	10.87	12.31	14.39	16.05	136
Total equity capital (including minority interest) / Total assets	10.96	7.48	7.99	9.22	10.90	12.46	14.39	16.05	136
Common equity tier 1 capital / Total risk-weighted assets	12.66	9.80	10.35	11.18	12.04	14.08	16.45	18.08	135
Net loans and leases / Equity capital (X)	6.07	3.05	3.69	4.78	5.99	7.37	8.55	9.13	136
Cash dividends / Net income	37.53	0.00	2.52	23.44	38.37	55.97	75.85	101.19	129
Cash dividends / Net income (Subchapter S adjusted)	62.37	62.37	62.37	62.37	62.37	62.37	62.37	62.37	1
Growth Rates									
Assets	3.75	-5.14	-2.90	0.40	2.51	6.64	13.02	15.75	136
Equity capital	13.13	0.65	3.32	6.86	11.82	18.17	26.14	33.43	136
Net loans and leases	2.90	-5.78	-4.04	-0.35	2.59	6.04	10.00	14.41	136
Noncore funding	-0.26	-43.19	-34.91	-15.21	-0.32	15.00	28.34	45.90	136
Parent Company Ratios									
Short-term debt / Equity capital	0.83	0.00	0.00	0.00	0.00	0.00	5.35	9.49	136
Long-term debt / Equity capital	12.21	0.00	0.00	0.15	7.10	16.34	53.33	72.98	136
Equity investment in subsidiaries / Equity capital	102.48	92.75	95.09	98.16	100.57	105.84	115.23	119.62	136
Cash from ops + noncash items + op expense / Op expense + dividends	137.06	-4.39	32.08	96.43	124.20	176.60	245.01	440.19	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2024

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)	5.18	4.05	4.30	4.68	5.10	5.67	6.26	7.56	136
Less: Interest expense	2.41	1.36	1.49	1.92	2.33	2.85	3.62	4.04	136
Equals: Net interest income (tax equivalent)	2.77	1.51	1.90	2.38	2.71	3.14	3.44	4.39	136
Plus: Non-interest income	0.94	0.22	0.29	0.44	0.77	1.30	1.93	3.37	136
Equals: adjusted operating income (tax equivalent)	3.78	2.39	2.66	3.15	3.68	4.24	5.12	6.69	136
Less: Overhead expense	2.36	1.43	1.67	2.02	2.30	2.61	3.19	4.29	136
Less: Provision for credit losses	0.20	0.01	0.03	0.08	0.16	0.26	0.50	1.04	136
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	136
Plus: Realized gains (losses) on available-for-sale securities	-0.05	-0.69	-0.21	-0.04	0.00	0.00	0.00	0.01	136
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	136
Equals: Pretax net operating income (tax equivalent)	1.16	-0.17	0.28	0.79	1.19	1.51	2.00	2.25	136
Less: Applicable income taxes (tax equivalent)	0.28	-0.01	0.05	0.18	0.26	0.36	0.49	0.63	136
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	136
Equals: Net operating income	0.87	-0.08	0.17	0.60	0.92	1.16	1.54	1.71	136
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Equals: Net income	0.89	0.00	0.23	0.61	0.93	1.16	1.54	1.71	136
Memo: Net income (last four quarters)	0.83	-0.11	0.14	0.54	0.85	1.09	1.55	1.74	136
Net income-BHC and noncontrolling (minority) interest	0.90	-0.02	0.23	0.61	0.93	1.16	1.54	1.71	136
Margin Analysis									
Average earning assets / Average assets	92.76	87.77	89.06	91.09	92.52	94.91	96.38	97.69	136
Average interest-bearing funds / Average assets	67.30	55.16	57.53	61.98	67.28	72.40	78.21	84.02	136
Interest income (tax equivalent) / Average earning assets	5.59	4.50	4.60	5.06	5.56	6.02	6.55	7.88	136
Interest expense / Average earning assets	2.58	1.45	1.64	2.05	2.56	3.08	3.74	4.17	136
Net interest income (tax equivalent) / Average earning assets	3.00	1.63	2.00	2.61	3.00	3.42	3.78	4.82	136
Yield or Cost									
Total loans and leases (tax equivalent)	6.39	5.22	5.36	5.80	6.23	6.84	7.90	9.32	136
Interest-bearing bank balances	5.23	2.98	3.44	4.51	5.30	5.89	6.68	7.85	136
Federal funds sold and reverse repos	4.80	0.00	0.24	3.91	5.25	5.88	7.85	14.03	67
Trading assets	1.32	0.00	0.00	0.00	0.01	3.14	4.76	5.49	84
Total earning assets	5.56	4.48	4.59	5.03	5.54	6.02	6.51	7.88	136
Investment securities (tax equivalent)	3.16	1.90	2.07	2.56	3.12	3.73	4.33	4.83	136
US Treasury and agency securities (excluding mortgage-backed securities)	3.19	1.12	1.44	2.07	3.04	4.25	5.44	6.52	129
Mortgage-backed securities	2.89	1.77	1.90	2.26	2.87	3.40	4.05	4.58	135
All other securities	4.29	2.16	2.66	3.32	3.90	5.18	6.64	8.42	133
Interest-bearing deposits	3.21	1.97	2.15	2.67	3.17	3.71	4.34	4.65	136
Time deposits of \$250K or more	4.43	3.45	3.62	4.16	4.46	4.75	5.05	5.31	135
Time deposits < \$250K	4.44	3.29	3.63	4.17	4.50	4.72	5.06	5.19	134
Other domestic deposits	2.89	1.55	1.78	2.23	2.80	3.62	4.18	4.60	136
Foreign deposits	2.82	0.09	0.62	2.01	3.20	3.98	4.59	4.89	25
Federal funds purchased and repos	3.97	0.00	0.96	2.46	3.87	5.43	6.35	9.08	111
Other borrowed funds and trading liabilities	4.36	1.28	2.79	3.66	4.46	5.10	5.83	5.99	134
All interest-bearing funds	3.54	2.40	2.51	2.98	3.44	4.13	4.70	5.20	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	3.01	0.00	0.00	0.11	2.47	5.24	9.35	11.57	135
Overhead expenses / Net Interest Income + non-interest income	63.44	44.92	51.50	57.87	63.45	68.02	79.08	87.19	136
Percent of Average Assets									
Total overhead expense	2.36	1.43	1.67	2.02	2.30	2.61	3.19	4.29	136
Personnel expense	1.26	0.70	0.83	1.03	1.23	1.47	1.76	2.00	136
Net occupancy expense	0.23	0.08	0.10	0.17	0.23	0.29	0.34	0.39	136
Other operating expenses	0.85	0.46	0.52	0.64	0.79	0.95	1.62	1.99	136
Overhead less non-interest income	1.39	0.20	0.61	1.07	1.43	1.66	2.03	2.46	136
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	62.99	44.77	50.86	56.92	62.44	67.64	78.96	86.79	136
Personnel expense	33.75	18.91	22.99	30.52	34.05	37.82	41.89	49.16	136
Net occupancy expense	6.12	1.38	2.78	4.50	6.16	7.86	9.56	11.10	136
Other operating expenses	22.33	13.90	15.23	18.20	21.10	24.51	33.24	46.32	136
Total non-interest income	23.68	7.88	10.67	13.43	19.92	30.97	46.66	66.78	136
Fiduciary activities income	2.31	0.00	0.00	0.00	1.57	4.09	8.02	12.31	136
Service charges on domestic deposit accounts	3.17	0.02	0.19	1.79	3.39	4.64	5.44	6.16	136
Trading revenue	0.91	0.00	0.00	0.00	0.00	0.77	4.49	11.22	136
Investment banking fees and commissions	2.47	0.00	0.00	0.31	1.78	3.70	8.26	14.24	136
Insurance activities revenue	0.31	0.00	0.00	0.00	0.03	0.42	1.60	2.48	136
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.30	136
Net servicing fees	0.56	0.00	0.00	0.01	0.25	0.76	2.08	4.06	136
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.15	136
Net gain (loss) - sales of loans, OREO, and other assets	1.10	-0.42	-0.13	0.09	0.66	1.69	3.31	6.84	136
Other non-interest income	8.46	3.31	3.62	4.99	7.42	11.13	16.64	21.50	136
Overhead less non-interest income	37.81	3.28	16.86	28.50	38.49	49.01	57.32	63.74	136
Applicable income taxes / Pretax net operating income (tax equivalent)	20.89	9.79	14.50	18.56	21.26	23.85	25.57	26.42	128
Applicable income tax + TE / Pretax net operating income + TE	23.58	11.85	18.47	21.32	23.37	25.81	28.87	32.94	128

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	41.24	5.32	10.38	26.92	44.72	54.14	63.24	69.31	136
Commercial and industrial loans	11.12	1.63	3.46	6.55	10.82	15.94	20.67	23.46	136
Loans to individuals	3.41	0.01	0.05	0.37	1.21	4.79	11.69	27.50	136
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.21	136
Agricultural loans	0.18	0.00	0.00	0.00	0.02	0.19	0.94	1.72	136
Other loans and leases	4.79	0.12	0.33	1.45	3.67	7.69	11.28	15.56	136
Net loans and leases	64.44	27.19	47.00	59.08	66.44	73.13	77.96	80.37	136
Debt securities over 1 year	15.84	4.52	7.34	11.24	15.04	20.63	24.85	28.42	136
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.03	0.09	0.17	0.34	136
Subtotal	80.76	45.08	60.15	77.36	83.85	87.03	88.79	89.86	136
Interest-bearing bank balances	5.31	0.89	1.17	2.25	4.24	7.75	12.19	16.48	136
Federal funds sold and reverse repos	0.51	0.00	0.00	0.00	0.00	0.02	2.28	10.56	136
Debt securities 1 year or less	2.23	0.17	0.28	0.55	1.62	3.21	6.02	8.21	136
Trading assets	0.57	0.00	0.00	0.00	0.03	0.38	2.84	9.08	136
Total earning assets	91.00	86.63	87.48	89.26	90.69	93.06	94.65	95.42	136
Non-interest cash and due from depository institutions	0.93	0.15	0.28	0.55	0.93	1.27	1.48	1.83	136
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.02	0.07	0.11	136
All other assets	8.02	3.91	4.72	6.04	8.21	9.81	11.42	11.81	136
Memoranda									
Short-term investments	8.91	2.03	2.32	3.67	6.44	12.04	22.06	31.48	136
US Treasury securities	1.91	0.00	0.00	0.01	0.73	3.76	7.47	9.20	136
US agency securities (excluding mortgage-backed securities)	0.64	0.00	0.00	0.01	0.29	1.13	2.41	4.01	136
Municipal securities	1.24	0.00	0.00	0.04	0.65	2.12	4.17	7.67	136
Mortgage-backed securities	11.39	1.01	3.16	7.47	11.31	15.34	20.08	22.25	136
Asset-backed securities	0.77	0.00	0.00	0.00	0.23	1.46	2.89	4.22	136
Other debt securities	0.47	0.00	0.00	0.01	0.23	0.90	1.54	2.80	136
Loans held-for-sale	0.26	0.00	0.00	0.01	0.11	0.37	1.12	2.29	136
Loans held for investment	64.71	27.38	47.49	59.18	66.66	73.43	78.40	81.71	136
Real estate loans secured by 1-4 family	13.32	0.82	2.69	6.79	12.94	18.60	24.95	30.79	136
Revolving	1.54	0.00	0.01	0.32	1.24	2.59	3.76	4.42	136
Closed-end, secured by first liens	11.28	0.25	1.57	6.41	10.84	16.30	22.62	28.25	136
Closed-end, secured by junior liens	0.25	0.00	0.00	0.03	0.10	0.29	0.97	1.84	136
Commercial real estate loans	25.90	1.02	3.75	16.14	26.48	37.74	42.24	50.36	136
Construction and land development	3.91	0.04	0.27	1.30	3.95	6.02	8.53	10.33	136
Multifamily	4.65	0.07	0.36	1.69	3.85	6.59	11.72	17.20	136
Nonfarm nonresidential	16.24	0.51	2.56	8.31	15.59	24.54	30.52	33.22	136
Real estate loans secured by farmland	0.32	0.00	0.00	0.00	0.06	0.51	1.67	2.24	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

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Peer Group: 1
Date: 09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	62.70	16.14	29.90	48.56	68.36	78.05	85.55	89.00	136
Real estate loans secured by 1-4 family	20.81	1.26	5.14	12.41	21.80	27.62	35.85	41.32	136
Revolving	2.33	0.00	0.04	0.64	2.08	3.70	5.60	6.39	136
Closed-end	18.30	0.78	4.20	11.05	18.90	23.78	33.57	39.74	136
Commercial real estate loans	38.84	4.49	10.38	24.72	41.80	54.41	62.04	65.53	136
Construction and land development	5.86	0.06	0.66	2.10	5.49	9.08	12.45	14.35	136
1-4 family	0.86	0.00	0.00	0.10	0.50	1.56	2.63	3.65	136
Other	4.89	0.04	0.54	1.87	4.80	7.42	9.43	12.28	136
Multifamily	6.73	0.38	0.99	2.80	5.86	9.90	15.89	26.30	136
Nonfarm nonresidential	24.38	3.40	4.64	12.98	24.85	34.95	41.35	45.62	136
Owner-occupied	8.29	0.03	0.34	3.72	7.99	12.83	16.43	19.01	136
Other	15.79	2.22	4.21	8.65	16.28	22.67	26.61	31.40	136
Real estate loans secured by farmland	0.48	0.00	0.00	0.00	0.09	0.70	2.40	3.66	136
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.48	136
Commercial and industrial loans	17.97	3.59	7.54	10.41	16.21	24.58	33.04	40.22	136
Loans to individuals	5.89	0.01	0.07	0.52	1.88	8.85	21.33	40.86	136
Credit card loans	0.66	0.00	0.00	0.00	0.01	0.43	2.93	10.11	136
Agricultural loans	0.29	0.00	0.00	0.00	0.03	0.36	1.64	2.83	136
Other loans and leases	8.72	0.18	0.66	2.21	5.45	12.49	22.83	39.36	136
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	398.91	57.21	126.16	257.83	441.09	522.57	620.49	709.34	135
Real estate loans secured by 1-4 family	130.55	10.98	25.57	76.00	126.00	174.40	254.34	320.88	135
Revolving	14.72	0.03	0.20	3.10	11.75	23.95	37.01	39.38	135
Closed-end	114.20	8.20	19.65	68.54	104.98	145.41	246.25	296.80	135
Commercial real estate loans	248.34	15.81	43.71	139.94	244.48	350.99	433.14	506.11	135
Construction and land development	37.47	0.49	2.97	13.18	35.35	58.66	81.80	91.97	135
1-4 family	5.44	0.00	0.00	0.71	2.79	10.78	16.94	21.23	135
Other	30.99	0.38	2.91	11.53	29.89	48.36	61.66	76.60	135
Multifamily	45.72	1.04	4.94	14.77	35.26	57.61	128.16	174.11	135
Nonfarm nonresidential	155.20	10.09	23.26	79.19	147.00	230.93	289.77	326.79	135
Owner-occupied	52.85	0.16	2.35	23.61	52.95	81.60	112.44	121.42	135
Other	100.27	7.24	15.83	51.61	97.74	146.46	184.58	222.83	135
Real estate loans secured by farmland	2.95	0.00	0.00	0.01	0.58	4.56	14.79	23.40	135
Loans to depository institutions and acceptances of other banks	0.12	0.00	0.00	0.00	0.00	0.01	0.58	2.60	135
Commercial and industrial loans	106.36	20.48	35.97	60.96	98.83	156.81	189.82	217.85	135
Loans to individuals	33.04	0.09	0.48	3.30	11.43	48.33	118.03	210.80	135
Credit card loans	3.28	0.00	0.00	0.00	0.05	2.80	14.00	51.41	135
Agricultural loans	1.59	0.00	0.00	0.00	0.17	1.78	8.33	16.94	135
Other loans and leases	49.80	0.74	3.53	14.53	35.90	74.40	126.43	190.80	135
Supplemental									
Non-owner occupied CRE loans / Gross loans	31.40	5.51	11.01	20.32	32.51	42.63	50.32	57.27	136
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	200.62	17.32	48.34	106.10	199.41	278.09	358.38	455.22	135
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	256.02	20.80	58.10	154.20	255.00	352.66	436.74	506.69	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2024

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.91	2.03	2.32	3.67	6.44	12.04	22.06	31.48	136
Liquid assets	23.05	10.79	11.40	14.82	20.44	30.86	40.91	55.46	136
Investment securities	18.60	6.49	9.82	12.80	17.94	24.07	29.66	31.94	136
Net loans and leases	64.44	27.19	47.00	59.08	66.44	73.13	77.96	80.37	136
Net loans, leases and standby letters of credit	65.24	28.69	48.86	59.21	66.99	73.65	78.42	80.85	136
Core deposits	66.70	35.50	42.92	61.75	70.32	75.34	78.58	81.65	136
Noncore funding	18.21	4.43	6.36	10.05	15.05	24.63	38.15	45.93	136
Time deposits of \$250K or more	3.73	1.01	1.64	2.30	3.29	5.01	7.41	9.25	136
Foreign deposits	0.25	0.00	0.00	0.00	0.00	0.00	1.03	5.69	136
Federal funds purchased and repos	1.03	0.00	0.00	0.00	0.18	1.09	4.98	9.76	136
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Net federal funds purchased (sold)	0.40	-2.16	-0.14	0.00	0.05	0.68	2.24	3.98	136
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.60	136
Other borrowings w/remaining maturity of 1 year or less	2.45	0.00	0.00	0.56	2.03	4.04	7.06	9.79	136
Earning assets that reprice within 1 year	40.02	16.84	22.93	31.25	40.42	48.18	55.78	66.06	136
Interest-bearing liabilities that reprice within 1 year	14.08	4.30	6.38	8.71	12.37	17.91	29.33	34.99	136
Long-term debt that reprices within 1 year	0.31	0.00	0.00	0.00	0.00	0.49	1.49	2.81	136
Net assets that reprice within 1 year	24.29	-1.76	2.10	13.49	25.16	35.20	43.23	51.38	136
Other Liquidity and Funding Ratios									
Net noncore funding dependence	11.07	-5.50	-4.01	4.29	9.40	17.60	29.12	40.71	136
Net short-term noncore funding dependence	3.72	-22.28	-9.69	-2.55	4.44	9.50	19.05	21.72	136
Short-term investment / Short-term noncore funding	83.03	11.66	17.80	31.48	63.02	118.70	206.89	282.49	136
Liquid assets - short-term noncore funding / Nonliquid assets	16.18	-15.31	-9.83	3.15	11.26	29.08	42.56	81.92	136
Net loans and leases / Total deposits	83.03	54.73	64.39	75.73	84.86	91.28	98.02	108.48	136
Net loans and leases / Core deposits	97.52	67.20	72.12	81.29	95.70	107.60	132.16	153.28	136
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.56	-22.28	-15.65	-9.17	-3.90	-1.17	0.00	0.12	114
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.48	-23.13	-19.21	-13.13	-7.81	-2.93	-0.70	-0.03	135
Structured notes appreciation (depreciation) / Tier 1 capital	-0.25	-1.29	-0.83	-0.48	-0.02	-0.01	0.01	0.02	27
Percent of Investment Securities									
Held-to-maturity securities	24.24	0.00	0.00	2.30	26.96	43.17	55.48	59.38	136
Available-for-sale securities	73.92	40.26	44.13	56.10	72.81	94.33	99.89	99.99	136
US Treasury securities	10.72	0.00	0.00	0.06	6.01	19.58	39.61	51.58	136
US agency securities (excluding mortgage-backed securities)	3.84	0.00	0.00	0.05	1.48	6.64	12.23	24.05	136
Municipal securities	6.92	0.00	0.00	0.34	3.19	11.86	26.27	35.27	136
Mortgage-backed securities	62.28	16.44	23.42	45.22	64.00	79.59	90.77	92.28	136
Asset-backed securities	4.01	0.00	0.00	0.00	1.80	7.90	15.85	18.10	136
Other debt securities	3.14	0.00	0.00	0.08	1.50	5.42	11.59	18.40	136
Mutual funds and equity securities	0.31	0.00	0.00	0.00	0.13	0.41	1.24	2.23	136
Debt securities 1 year or less	13.75	0.99	1.81	4.03	10.16	22.15	33.60	43.00	136
Debt securities 1 to 5 years	21.30	1.78	2.89	7.67	20.43	32.71	45.41	52.39	136
Debt securities over 5 years	62.93	16.88	25.04	50.01	63.85	80.10	91.16	95.77	136
Pledged securities	52.42	6.00	12.89	32.14	55.20	73.41	88.08	93.25	136
Structured notes, fair value	0.11	0.00	0.00	0.00	0.00	0.00	0.32	2.33	136
Percent Change from Prior Like Quarter									
Short-term investments	27.21	-28.94	-19.79	-5.89	14.47	52.45	101.24	174.34	136
Investment securities	5.60	-13.75	-11.63	-3.83	3.51	16.08	24.12	44.18	136
Core deposits	3.25	-4.87	-3.78	-0.82	2.15	6.42	14.47	20.95	136
Noncore funding	-0.26	-43.19	-34.91	-15.21	-0.32	15.00	28.34	45.90	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.91	25.41	67.36	90.71	99.89	100.00	100.00	100.00	135
Foreign exchange contracts	3.33	0.00	0.00	0.00	0.00	3.63	21.89	33.54	135
Equity, commodity, and other contracts	1.45	0.00	0.00	0.00	0.00	0.36	9.72	21.77	135
Futures and forwards	8.67	0.00	0.00	0.16	2.72	12.13	42.72	66.34	135
Written options	5.56	0.00	0.00	0.32	2.94	10.76	18.37	25.26	135
Exchange-traded	0.11	0.00	0.00	0.00	0.00	0.00	0.40	2.55	135
Over-the-counter	5.09	0.00	0.00	0.25	2.52	9.34	17.95	25.26	135
Purchased options	4.87	0.00	0.00	0.00	1.83	9.52	18.05	22.62	135
Exchange-traded	0.13	0.00	0.00	0.00	0.00	0.00	0.35	2.71	135
Over-the-counter	4.23	0.00	0.00	0.00	1.49	7.80	17.32	21.02	135
Swaps	74.49	0.62	26.70	57.76	81.93	96.80	99.74	100.00	135
Held for trading	32.64	0.00	0.00	0.00	1.94	75.79	98.55	99.75	135
Interest rate contracts	26.25	0.00	0.00	0.00	0.37	64.88	81.96	98.09	135
Foreign exchange contracts	1.66	0.00	0.00	0.00	0.00	0.23	8.64	24.58	135
Equity, commodity, and other contracts	0.57	0.00	0.00	0.00	0.00	0.00	3.25	9.73	135
Non-traded	67.36	0.25	1.45	24.21	98.06	100.00	100.00	100.00	135
Interest rate contracts	63.21	0.00	0.95	19.70	63.55	100.00	100.00	100.00	135
Foreign exchange contracts	0.40	0.00	0.00	0.00	0.00	0.24	1.72	9.03	135
Equity, commodity, and other contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.61	3.04	135
Derivative contracts (excluding futures and forex 14 days or less)	94.00	35.01	71.16	89.03	99.05	101.65	107.08	122.25	135
One year or less	34.39	0.00	0.61	9.62	28.47	62.16	86.51	100.00	135
Over 1 year to 5 years	32.01	0.00	0.88	16.47	31.23	50.80	65.23	75.49	135
Over 5 years	17.12	0.00	0.02	4.98	14.18	27.87	44.32	56.25	135
Gross negative fair value (absolute value)	1.14	0.00	0.13	0.64	1.08	1.53	2.27	2.58	135
Gross positive fair value	1.26	0.15	0.29	0.66	1.11	1.71	2.54	3.25	135
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.05	0.00	0.00	0.01	0.03	0.06	0.13	0.61	135
Gross positive fair value (X)	0.05	0.00	0.00	0.01	0.03	0.06	0.13	0.60	135
Held for trading (X)	0.03	0.00	0.00	0.00	0.00	0.03	0.09	0.58	135
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.08	135
Current credit exposure (X)	0.03	0.00	0.00	0.01	0.02	0.04	0.10	0.23	135
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
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	135
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Other Ratios									
Current credit exposure / Risk-weighted assets	0.46	0.00	0.00	0.08	0.22	0.54	1.33	3.86	135

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

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Peer Group: 1
Date: 09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.20	0.01	0.03	0.08	0.17	0.28	0.49	1.05	136
Provision for loan and lease losses / Average loans and leases	0.33	0.03	0.06	0.14	0.26	0.46	0.78	1.54	136
Provision for loan and lease losses / Net loan and lease losses	159.96	46.07	62.64	94.47	124.33	189.93	406.51	599.58	136
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	0.45	0.76	1.01	1.21	1.49	2.00	2.64	136
Allowance for loan and lease losses / Total loans and leases	1.27	0.45	0.74	1.01	1.21	1.49	1.99	2.62	136
Allowance for loan and lease losses / Net loans and leases losses (X)	9.94	1.69	2.24	3.26	6.28	14.27	28.40	53.22	135
Allowance for loan and lease losses / Nonaccrual assets	291.65	68.15	86.59	144.68	213.86	367.39	851.49	1062.17	136
ALLL / 90+ days past due + nonaccrual loans and leases	225.84	46.84	68.77	125.28	185.90	308.95	459.45	735.95	136
Gross loan and lease losses / Average loans and leases	0.33	0.03	0.05	0.10	0.23	0.49	0.90	1.68	136
Recoveries / Average loans and leases	0.06	0.00	0.01	0.02	0.04	0.09	0.15	0.42	136
Net losses / Average loans and leases	0.27	0.02	0.03	0.08	0.18	0.41	0.64	1.33	136
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	0.02	136
Recoveries / Prior year-end losses	19.39	4.06	5.84	10.86	17.62	27.74	35.86	44.08	136
Earnings coverage of net loan and lease losses (X)	17.81	0.00	1.57	5.25	10.03	24.53	54.96	99.11	136
Net Loan and Lease Losses By Type									
Real estate loans	0.07	-0.01	0.00	0.00	0.03	0.13	0.26	0.38	136
Real estate loans secured by 1-4 family	0.00	-0.04	-0.03	-0.01	0.00	0.01	0.02	0.08	133
Revolving	-0.01	-0.19	-0.11	-0.03	0.00	0.01	0.07	0.12	129
Closed-end	0.00	-0.04	-0.02	-0.01	0.00	0.00	0.02	0.06	132
Commercial real estate loans	0.13	-0.01	0.00	0.00	0.05	0.18	0.50	0.79	133
Construction and land development	0.02	-0.07	-0.02	0.00	0.00	0.02	0.13	0.40	130
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	130
Other	0.02	-0.03	-0.01	0.00	0.00	0.00	0.13	0.36	130
Multifamily	0.02	-0.01	0.00	0.00	0.00	0.00	0.13	0.23	132
Nonfarm nonresidential	0.19	-0.01	-0.01	0.00	0.05	0.30	0.90	1.34	131
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.04	0.08	131
Other	0.18	-0.01	0.00	0.00	0.02	0.29	0.76	1.35	131
Real estate loans secured by farmland	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.24	110
Commercial and industrial loans	0.43	0.00	0.02	0.12	0.36	0.66	1.05	1.62	135
Loans to individuals	1.77	0.07	0.17	0.56	1.20	2.57	4.83	6.57	116
Credit card loans	3.85	0.00	0.00	2.68	4.01	5.43	6.91	8.80	74
Agricultural loans	0.09	-0.22	-0.04	0.00	0.00	0.02	0.73	1.30	98
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	14
Other loans and leases	0.19	-0.02	0.00	0.00	0.05	0.23	1.05	1.29	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2024

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	0.41	0.07	0.12	0.19	0.33	0.55	1.01	1.58	136
90+ days past due loans and leases	0.11	0.00	0.00	0.00	0.03	0.17	0.50	0.97	136
Nonaccrual loans and leases	0.60	0.10	0.19	0.34	0.58	0.82	1.13	1.46	136
90+ days past due and nonaccrual loans and leases	0.79	0.16	0.27	0.41	0.69	1.07	1.70	2.02	136
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.41	0.07	0.12	0.19	0.33	0.55	1.02	1.58	136
90+ days past due assets	0.11	0.00	0.00	0.00	0.04	0.17	0.50	0.97	136
Nonaccrual assets	0.61	0.10	0.19	0.34	0.59	0.83	1.14	1.46	136
30+ days past due and nonaccrual assets	1.23	0.43	0.49	0.69	1.05	1.49	2.75	3.66	136
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.51	0.07	0.13	0.27	0.41	0.68	1.16	1.39	136
90+ past due and nonaccrual assets + other real estate owned	0.53	0.09	0.18	0.28	0.47	0.72	1.21	1.41	136
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.64	0.15	0.22	0.35	0.57	0.89	1.27	1.52	136
Allowance for loan and lease losses	81.03	21.87	29.19	46.21	69.59	112.19	150.92	204.38	136
Equity capital + allowance for loan and lease losses	5.52	1.16	1.97	3.08	4.84	7.15	11.22	15.12	136
Tier 1 capital + allowance for loan and lease losses	6.11	1.60	2.09	3.56	5.35	8.02	12.29	14.69	136
Loans and leases + other real estate owned	0.99	0.30	0.42	0.56	0.90	1.35	1.89	2.51	136

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2024

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.36	0.03	0.08	0.16	0.32	0.50	0.75	1.30	136
	90+ days past due	0.11	0.00	0.00	0.00	0.02	0.12	0.56	1.06	136
	Nonaccrual	0.67	0.06	0.12	0.28	0.57	0.98	1.60	2.07	136
Commercial and industrial	30-89 days past due	0.29	0.00	0.03	0.09	0.22	0.43	0.80	1.05	135
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.10	0.25	135
	Nonaccrual	0.81	0.00	0.06	0.31	0.70	1.31	1.83	2.36	135
Individuals	30-89 days past due	0.93	0.00	0.00	0.38	0.86	1.48	2.45	3.57	134
	90+ days past due	0.14	0.00	0.00	0.00	0.03	0.21	0.63	1.24	134
	Nonaccrual	0.25	0.00	0.00	0.00	0.16	0.46	0.78	1.26	134
Depository institution loans	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.00	0.03	2.70	43
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Agricultural	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.17	1.00	1.61	98
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	98
	Nonaccrual	0.56	0.00	0.00	0.00	0.00	0.87	2.62	4.21	98
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.67	14
Other loans and leases	30-89 days past due	0.13	0.00	0.00	0.00	0.03	0.21	0.60	0.97	134
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.16	134
	Nonaccrual	0.13	0.00	0.00	0.00	0.02	0.19	0.54	1.29	134

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

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Peer Group: 1
Date: 09/30/2024

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.56	0.04	0.15	0.22	0.41	0.69	1.51	2.37	133
	90+ days past due	0.21	0.00	0.00	0.00	0.01	0.15	1.13	2.67	133
	Nonaccrual	0.60	0.04	0.15	0.27	0.52	0.90	1.27	1.69	133
Revolving	30-89 days past due	0.55	0.00	0.00	0.29	0.54	0.78	1.36	2.17	129
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.06	0.16	0.27	129
	Nonaccrual	0.84	0.00	0.00	0.29	0.64	1.52	2.11	3.70	129
Closed-End	30-89 days past due	0.54	0.01	0.10	0.20	0.37	0.70	1.56	2.43	132
	90+ days past due	0.24	0.00	0.00	0.00	0.01	0.15	1.26	2.72	132
	Nonaccrual	0.57	0.04	0.12	0.25	0.49	0.81	1.28	1.73	132
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.05	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.08	132
Commercial real estate	30-89 days past due	0.21	0.00	0.01	0.04	0.15	0.34	0.49	0.68	133
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.28	133
	Nonaccrual	0.78	0.01	0.10	0.23	0.49	1.23	2.32	3.01	133
Construction and development	30-89 days past due	0.22	0.00	0.00	0.00	0.07	0.40	0.93	1.47	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.11	130
	Nonaccrual	0.31	0.00	0.00	0.00	0.10	0.41	1.40	2.29	130
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.22	0.34	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	130
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.05	0.18	0.27	130
Other	30-89 days past due	0.15	0.00	0.00	0.00	0.01	0.16	0.84	1.24	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	130
	Nonaccrual	0.25	0.00	0.00	0.00	0.03	0.40	1.03	2.07	130
Multifamily	30-89 days past due	0.10	0.00	0.00	0.00	0.01	0.12	0.53	0.75	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	132
	Nonaccrual	0.42	0.00	0.00	0.00	0.01	0.44	2.02	4.06	132
Nonfarm non-residential	30-89 days past due	0.21	0.00	0.00	0.03	0.13	0.33	0.61	0.76	131
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.25	131
	Nonaccrual	1.02	0.02	0.10	0.30	0.62	1.49	3.59	4.85	131
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.01	0.04	0.08	0.22	0.29	131
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	131
	Nonaccrual	0.19	0.00	0.01	0.05	0.13	0.28	0.60	0.90	131
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.04	0.17	0.45	0.58	131
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.13	131
	Nonaccrual	0.80	0.00	0.02	0.10	0.43	0.94	3.07	4.76	131
Farmland	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.13	0.82	2.04	110
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	110
	Nonaccrual	0.47	0.00	0.00	0.00	0.00	0.62	2.55	4.18	110
Credit card	30-89 days past due	1.82	0.00	0.33	1.08	1.42	2.04	3.66	6.71	74
	90+ days past due	0.82	0.00	0.00	0.00	0.78	1.38	2.16	2.38	74
	Nonaccrual	0.32	0.00	0.00	0.00	0.00	0.18	1.81	3.64	74

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 09/30/2024**Regulatory Capital Components and Ratios**PRELIMINARY FR BHCPR
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.63	9.79	10.33	11.15	12.02	14.07	16.44	18.03	136
Common equity tier 1 capital, column B	0.28	0.00	0.00	0.00	0.00	0.00	0.00	12.24	136
Tier 1 capital, column A	13.31	10.42	11.21	11.83	12.96	14.50	16.59	18.03	136
Tier 1 capital, column B	0.33	0.00	0.00	0.00	0.00	0.00	0.00	14.44	136
Total capital, column A	15.19	12.48	12.84	13.91	14.98	16.38	18.24	19.75	136
Total capital, column B	0.36	0.00	0.00	0.00	0.00	0.00	0.00	15.76	136
Tier 1 leverage	9.77	7.05	7.95	8.78	9.66	10.92	11.67	12.53	136
Supplementary leverage ratio, advanced approaches HCs	7.14	5.50	5.65	5.93	6.92	7.88	9.15	9.39	15

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2024

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.22	136
Insurance underwriting assets (P/C) / Total insurance underwriting assets	64.37	0.00	0.00	4.93	100.00	100.00	100.00	100.00	30
Insurance underwriting assets (L/H) / Total insurance underwriting assets	35.63	0.00	0.00	0.00	0.00	95.07	100.00	100.00	30
Separate account assets (L/H) / Total life assets	5.62	0.00	0.00	0.00	0.00	0.00	0.00	27.54	14
Insurance activities revenue / Adjusted operating income	0.31	0.00	0.00	0.00	0.03	0.42	1.60	2.48	136
Premium income / Insurance activities revenue	6.21	0.00	0.00	0.00	0.00	0.00	47.01	92.59	95
Credit related premium income / Total premium income	35.29	0.00	0.00	0.00	0.00	100.00	100.00	100.00	21
Other premium income / Total premium income	64.71	0.00	0.00	0.00	100.00	100.00	100.00	100.00	21
Insurance underwriting net income / Consolidated net income	0.04	0.00	0.00	0.00	0.00	0.00	0.21	0.90	136
Insurance net income (P/C) / Equity (P/C)	14.90	-18.60	-1.77	3.24	6.47	25.07	47.50	72.56	23
Insurance net income (L/H) / Equity (L/H)	11.04	-8.90	-1.86	1.05	3.62	6.37	51.57	60.31	12
Insurance benefits, losses, expenses / Insurance premiums	348.69	31.03	32.07	55.66	119.40	346.00	1417.86	2396.88	21
Reinsurance recovery (P/C) / Total assets (P/C)	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.14	23
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	136
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.27	0.00	0.52	4.65	11.39	17.02	20.51	21.80	136
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.25	17.01	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

PRELIMINARY

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Peer Group: 1
Date: 09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.62	0.00	0.00	0.00	0.00	3.40	7.36	10.21	81
Cost: Interest-bearing deposits	2.82	0.09	0.62	2.01	3.20	3.98	4.59	4.89	25
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.08	0.07	0.07	0.07	0.08	0.08	0.08	0.08	2
Commercial and industrial loans	0.83	0.00	0.03	0.08	0.15	0.67	2.03	3.62	16
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	14
Growth Rates									
Net loans and leases	-5.33	-100.00	-54.76	-17.57	-5.42	10.09	28.65	150.81	79
Total selected assets	1.85	-99.74	-48.05	-14.70	0.00	12.36	31.50	202.71	95
Deposits	3.74	-32.09	-16.07	-4.87	6.04	13.73	16.45	20.85	28

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 1

PRELIMINARY

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Peer Group: 1
Date: 09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	8.45	-0.13	2.61	5.71	8.65	10.80	14.28	17.05	136
Bank net income / Average equity investment in banks	9.17	-1.20	3.03	6.39	9.24	11.42	16.68	17.28	122
Nonbank net income / Average equity investment in nonbanks	7.93	-5.05	-0.34	0.13	6.99	13.70	22.83	36.73	103
Subsidiary HCs net income / Average equity investment in sub HCs	8.03	-1.88	1.61	4.13	7.90	12.18	13.06	13.99	23
Bank net income / Parent net income	87.87	0.00	0.00	94.87	103.48	109.42	115.11	120.06	129
Nonbank net income / Parent net income	3.70	0.00	0.00	0.00	0.21	5.30	17.06	38.18	115
Subsidiary holding companies' net income / Parent net income	81.41	10.19	16.93	55.40	100.00	106.18	117.24	127.68	21
Leverage									
Total liabilities / Equity capital	18.44	0.02	1.04	4.68	11.73	22.56	59.04	91.02	136
Total debt / Equity capital	13.16	0.00	0.00	0.67	7.58	17.30	53.91	80.07	136
Total debt + notes payable to subs that issued TPS / Equity capital	14.81	0.00	0.00	3.99	10.00	19.32	54.10	80.07	136
Total debt + Loans guaranteed for affiliate / Equity capital	13.30	0.00	0.00	0.67	7.84	17.30	53.91	80.95	136
Total debt / Equity capital - excess over fair value	13.27	0.00	0.00	0.67	7.62	17.38	53.91	80.07	136
Long-term debt / Equity capital	12.21	0.00	0.00	0.15	7.10	16.34	53.33	72.98	136
Short-term debt / Equity capital	0.83	0.00	0.00	0.00	0.00	0.00	5.35	9.49	136
Current portion of long-term debt / Equity capital	0.29	0.00	0.00	0.00	0.00	0.00	1.64	4.99	136
Excess cost over fair value / Equity capital	0.11	0.00	0.00	0.00	0.00	0.00	0.70	1.65	136
Long-term debt / Consolidated long-term debt	36.35	0.00	0.00	2.89	37.10	66.11	89.12	99.18	132
Double Leverage									
Equity investment in subs / Equity capital	102.48	92.75	95.09	98.16	100.57	105.84	115.23	119.62	136
Total investment in subs / Equity capital	109.50	95.10	96.63	99.73	104.21	112.59	144.88	184.58	136
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)	0.39	-0.82	-0.59	-0.22	0.07	0.71	2.09	4.06	129
Equity investment in subs - equity cap / Net income-div (X)	1.65	0.04	0.10	0.37	0.74	2.49	5.22	7.83	69
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	130.14	13.88	39.54	89.84	115.03	169.13	237.77	328.32	135
Cash from ops + noncash items + op expense / Op expense + dividend	137.06	-4.39	32.08	96.43	124.20	176.60	245.01	440.19	135
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	115.29	17.09	50.86	85.97	101.99	135.81	205.36	353.10	135
Pretax operating income + interest expense / Interest expense	2013.39	-25.24	75.65	295.84	737.17	1797.46	6462.04	24678.63	107
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	893.06	22.23	79.33	280.82	653.94	1361.99	2500.88	3497.17	113
Dividends + interest from subsidiaries / Interest expense + dividends	148.22	1.35	50.10	98.75	125.71	189.65	288.10	463.90	129
Fees + other income from subsidiaries / Salary + other expenses	9.93	0.00	0.00	0.00	0.00	8.81	59.20	79.36	133
Net income / Current part of long-term debt + preferred dividends (X)	19.39	0.42	0.81	3.02	12.91	28.42	51.46	92.66	69
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.86	-2.69	-0.91	0.02	3.20	6.34	11.50	18.68	136
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.10	0.00	0.00	0.00	0.00	0.00	0.01	0.52	14
Nonaccrual	7.94	0.00	0.00	0.00	0.00	0.00	1.35	39.23	14
Total	8.04	0.00	0.00	0.00	0.00	0.36	1.64	39.24	14
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	136
To nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.18	136
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Total	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	136
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.32	0.00	0.00	0.00	0.07	0.69	16.48	30.61	136
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	136
Combined foreign nonbank subsidiary assets	0.14	0.00	0.00	0.00	0.00	0.00	0.22	4.75	136

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

PRELIMINARY

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Peer Group: 1
Date: 09/30/2024

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	76.66	5.44	21.90	40.54	67.89	100.00	141.90	235.48	117
Dividends declared / Net income	37.53	0.00	2.52	23.44	38.37	56.08	75.85	101.19	129
Net income - dividends / Average equity	5.11	-5.80	-0.04	2.61	4.85	7.70	10.94	12.46	136
Percent of Dividends Paid									
Dividends from bank subsidiaries	126.47	0.00	0.00	71.90	126.68	185.96	300.23	383.15	123
Dividends from nonbank subsidiaries	2.99	0.00	0.00	0.00	0.00	1.37	18.41	50.62	123
Dividends from subsidiary holding companies	4.66	0.00	0.00	0.00	0.00	0.00	0.00	146.72	123
Dividends from all subsidiaries	167.32	0.00	25.92	103.85	152.15	217.15	344.48	454.75	123
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	52.91	0.00	0.00	31.50	54.93	77.87	107.25	117.59	114
Interest income from bank subsidiaries	1.47	0.00	0.00	0.00	0.00	1.94	8.02	13.20	114
Management and service fees from bank subsidiaries	1.04	0.00	0.00	0.00	0.00	0.00	7.39	13.02	114
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	114
Operating income from bank subsidiaries	61.93	0.00	9.36	34.58	62.46	83.30	110.70	140.46	114
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	58.55	0.00	0.00	0.00	56.45	100.00	173.48	210.24	79
Interest income from nonbank subsidiaries	9.27	0.00	0.00	0.00	0.00	1.30	57.26	222.32	79
Management and serv fees from nonbank subsidiaries	0.74	0.00	0.00	0.00	0.00	0.00	5.89	15.89	79
Other income from nonbank subsidiaries	0.15	0.00	0.00	0.00	0.00	0.00	0.00	9.91	79
Operating income from nonbank subsidiaries	93.67	0.00	0.00	12.79	91.05	119.96	259.29	1008.81	79
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	32.57	0.00	0.00	0.00	38.65	67.40	77.39	83.92	21
Interest income from subsidiary holding companies	9.26	0.00	0.00	0.00	0.00	9.82	42.79	56.70	21
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating income from subsidiary holding companies	41.66	0.00	0.00	0.00	54.11	77.19	102.50	140.62	21
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	68.30	0.00	0.00	60.99	91.90	99.31	99.93	100.00	130
Interest income from bank subsidiaries	2.76	0.00	0.00	0.00	0.04	2.80	14.39	31.06	130
Management and service fees from bank subsidiaries	1.50	0.00	0.00	0.00	0.00	0.00	12.52	19.04	130
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.19	130
Operating income from bank subsidiaries	83.73	0.01	4.57	83.01	98.37	99.79	99.99	100.00	130
Dividends from nonbank subsidiaries	1.83	0.00	0.00	0.00	0.00	0.82	9.95	32.70	130
Interest income from nonbank subsidiaries	0.30	0.00	0.00	0.00	0.00	0.00	1.31	7.58	130
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.52	130
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.27	130
Operating income from nonbank subsidiaries	3.61	0.00	0.00	0.00	0.11	2.13	18.67	49.30	130
Dividends from subsidiary holding companies	1.35	0.00	0.00	0.00	0.00	0.00	0.00	50.64	130
Interest income from subsidiary holding companies	0.09	0.00	0.00	0.00	0.00	0.00	0.00	4.60	130
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Operating income from subsidiary holding companies	2.51	0.00	0.00	0.00	0.00	0.00	5.82	76.53	130
Loans and advances from subsidiaries / Short term debt	161.42	0.00	0.00	2.23	42.56	142.06	845.88	922.12	32
Loans and advances from subsidiaries / Total debt	30.05	0.00	0.00	0.00	13.25	59.30	116.28	162.90	105

BHCPR Reporters for Quarter Ending 09/30/2024

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2024 and Other Notes</u>
1562859	192,981,000	ALLY FINANCIAL INC.	DETROIT, MI	
1135972	10,353,127	AMERANT BANCORP INC.	CORAL GABLES, FL	Moved from Peer 2
1275216	270,979,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	26,399,782	AMERIS BANCORP	ATLANTA, GA	
3446412	17,068,449	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	26,796,297	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	42,210,815	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	24,805,967	ATLANTIC UNION BANKSHARES CORPORATION	GLEN ALLEN, VA	
3814310	23,569,083	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	33,432,613	BANC OF CALIFORNIA, INC.	LOS ANGELES, CA	
1133286	13,313,502	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,324,293,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	23,799,174	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	427,461,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,788,645	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,188,676	BANNER CORPORATION	WALLA WALLA, WA	
3762457	26,198,083	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	11,606,547	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	297,929,924	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	50,242,973	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	16,208,879	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	11,679,697	BROOKLINE BANCORP, INC.	BOSTON, MA	
2277860	486,432,796	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	23,274,441	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	18,625,272	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	76,192,835	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,430,663,000	CITIGROUP INC.	NEW YORK, NY	
1132449	220,309,167	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,683,002	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	51,908,599	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	79,923,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	31,561,500	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	16,404,700	COMMUNITY FINANCIAL SYSTEM, INC.	DEWITT, NY	
1102367	51,031,727	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	21,487,528	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	15,403,216	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	13,743,319	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	13,219,309	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3846375	151,593,098	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
5218097	11,654,643	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	11,285,052	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	74,483,720	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	25,510,885	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	16,606,281	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	16,606,281	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	14,954,125	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3838857	39,862,122	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	48,039,620	F.N.B. CORPORATION	PITTSBURGH, PA	

1132104	12,920,222	FB FINANCIAL CORPORATION	NASHVILLE, TN
1070345	214,318,000	FIFTH THIRD BANCORP	CINCINNATI, OH
1076431	12,160,812	FIRST BANCORP	SOUTHERN PINES, NC
2744894	18,859,170	FIRST BANCORP	SAN JUAN, PR
1203602	11,986,839	FIRST BUSEY CORPORATION	CHAMPAIGN, IL
1075612	220,567,000	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071306	11,983,199	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1071276	18,146,332	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	13,582,932	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
3842658	13,387,649	FIRST FOUNDATION INC.	DALLAS, TX
1025608	23,780,285	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	82,635,725	FIRST HORIZON CORPORATION	MEMPHIS, TN
1123670	29,602,859	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	18,347,552	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1020902	32,119,061	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	27,396,291	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
1117129	32,121,004	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	28,205,769	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	1,728,080,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
1086533	35,244,533	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	18,272,293	HEARTLAND FINANCIAL USA, INC.	DENVER, CO
3838727	15,926,405	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX
1491409	22,823,117	HOME BANCSHARES, INC.	CONWAY, AR
2961879	17,355,155	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	233,747,630	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	200,535,359	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
1136803	19,410,375	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	18,583,149	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
1104231	15,892,312	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
3843075	63,973,487	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI
1039502	4,210,048,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	189,766,107	KEYCORP	CLEVELAND, OH
3884863	12,607,345	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC
1037003	211,784,994	M&T BANK CORPORATION	BUFFALO, NY
3530786	18,652,976	MERCHANTS BANCORP	CARMEL, IN
2568278	39,057,419	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	1,258,027,000	MORGAN STANLEY	NEW YORK, NY
1139279	13,839,552	NBT BANCORP INC.	NORWICH, NY
2132932	114,366,510	NEW YORK COMMUNITY BANCORP, INC.	HICKSVILLE, NY
3823844	14,244,773	NEXBANK CAPITAL, INC.	DALLAS, TX
1199611	155,753,771	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	14,423,768	NORTHWEST BANCSHARES INC	COLUMBUS, OH
2609975	13,497,000	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	11,461,382	OFB BANCORP	SAN JUAN, PR
3828661	11,626,813	OHIO FARMERS INSURANCE COMPANY	WESTFIELD CENTER, OH
1098303	53,602,293	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	17,909,643	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
1053272	20,828,600	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	50,701,888	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	565,085,257	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	71,323,000	POPULAR, INC.	SAN JUAN, PR
1109599	40,126,925	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3133637	24,042,515	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
5280254	166,963,750	RBC US GROUP HOLDINGS LLC	TORONTO, ON
3242838	157,740,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL

1098844	17,958,840	RENASANT CORPORATION	TUPELO, MS	
1248304	14,383,072	SANDY SPRING BANCORP, INC.	OLNEY, MD	
3981856	168,019,349	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1085013	15,168,371	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	16,449,178	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
1094828	27,284,438	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
2368106	10,372,408	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	Moved from Peer 2
1133437	46,082,647	SOUTHSTATE CORPORATION	WINTER HAVEN, FL	
1058398	16,464,746	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1417333	14,118,106	STATE BANKSHARES, INC.	FARGO, ND	
1111435	338,481,000	STATE STREET CORPORATION	BOSTON, MA	
3594872	10,629,777	STELLAR BANCORP INC.	HOUSTON, TX	
4504654	119,229,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	59,589,628	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
3606542	560,480,560	TD GROUP US HOLDINGS LLC	CHERRY HILL, NJ	
2706735	31,629,299	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	17,090,730	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
1074156	523,434,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC	
1079562	18,480,372	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	686,469,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	47,496,428	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	29,863,262	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	27,378,147	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC	
1048773	62,092,332	VALLEY NATIONAL BANCORP	NEW YORK, NY	
4105266	13,042,976	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	11,061,947	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
3065617	28,060,330	WAFD, INC.	SEATTLE, WA	
1145476	79,453,900	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT	
1120754	1,922,125,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	18,515,307	WESBANCO, INC.	WHEELING, WV	
2349815	80,079,522	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	63,788,424	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	20,905,209	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 136 bank holding companies.