

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2024

**Summary Ratios**

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	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	2.97	3.14	3.11	3.17	2.85
+ Non-interest income	0.73	0.73	0.72	0.78	0.94
- Overhead expense	2.37	2.36	2.36	2.37	2.37
- Provision for credit losses	0.12	0.11	0.11	0.09	-0.01
+ Securities gains (losses)	-0.01	-0.01	-0.03	-0.01	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.23	1.35	1.25	1.53	1.64
Net operating income	0.93	1.00	0.95	1.17	1.25
Net income	0.93	1.01	0.95	1.17	1.25
Net income (Subchapter S adjusted)	1.07	1.08	1.12	1.36	1.37
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	5.55	5.06	5.12	3.89	3.34
Interest expense	2.36	1.70	1.81	0.47	0.28
Net interest income (tax equivalent)	3.17	3.35	3.32	3.39	3.05
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.11	0.08	0.09	0.05	0.06
Earnings coverage of net loan and lease losses (X)	35.67	21.94	42.20	2.79	-14.44
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	1.18	1.17	1.17	1.26
Allowance for loan and lease losses / Total loans and leases	1.17	1.17	1.17	1.17	1.25
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.57	0.41	0.45	0.36	0.49
30-89 days past due loans and leases / Total loans and leases	0.30	0.25	0.29	0.23	0.21
<b>Liquidity and Funding</b>					
Net noncore funding dependence	9.76	11.13	10.51	7.63	-5.41
Net short-term noncore funding dependence	6.09	7.07	6.72	4.91	-7.77
Net loans and leases / Total assets	71.69	71.07	71.43	69.45	64.15
<b>Capitalization</b>					
Tier 1 leverage ratio	10.01	9.74	9.79	9.66	9.54
Holding company equity capital / Total assets	9.91	8.97	9.47	9.00	10.31
Total equity capital (including minority interest) / Total assets	9.93	8.99	9.50	9.02	10.36
Common equity tier 1 capital / Total risk-weighted assets	12.05	11.70	11.91	11.86	12.48
Net loans and leases / Equity capital (X)	7.47	8.24	7.72	7.96	6.35
Cash dividends / Net income	28.61	28.59	30.39	24.59	22.04
Cash dividends / Net income (Subchapter S adjusted)	38.41	40.19	36.57	40.68	53.82
<b>Growth Rates</b>					
Assets	4.44	6.11	5.26	4.98	9.64
Equity capital	16.85	9.56	12.18	-5.42	7.17
Net loans and leases	5.06	10.32	8.00	15.22	2.51
Noncore funding	7.58	127.65	57.06	89.68	-20.94
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	0.02	0.00	0.00	0.00
Long-term debt / Equity capital	6.73	7.53	6.71	7.71	6.32
Equity investment in subsidiaries / Equity capital	106.14	107.80	106.37	106.40	105.13
Cash from ops + noncash items + op expense / Op expense + dividends	124.18	122.08	128.36	137.84	167.98

**BHCPR PEER GROUP DATA**

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**Relative Income Statement and Margin Analysis**

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	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	5.21	4.74	4.80	3.65	3.12
Less: Interest expense	2.22	1.59	1.70	0.44	0.26
Equals: Net interest income (tax equivalent)	2.97	3.14	3.11	3.17	2.85
Plus: Non-interest income	0.73	0.73	0.72	0.78	0.94
Equals: adjusted operating income (tax equivalent)	3.77	3.95	3.89	4.00	3.89
Less: Overhead expense	2.37	2.36	2.36	2.37	2.37
Less: Provision for credit losses	0.12	0.11	0.11	0.09	-0.01
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	-0.01	-0.01	-0.03	-0.01	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.23	1.35	1.25	1.53	1.64
Less: Applicable income taxes (tax equivalent)	0.26	0.29	0.26	0.33	0.35
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.93	1.00	0.95	1.17	1.25
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.93	1.01	0.95	1.17	1.25
Memo: Net income (last four quarters)	0.93	1.07	0.95	1.17	1.26
Net income-BHC and noncontrolling (minority) interest	0.93	1.01	0.96	1.17	1.25
<b>Margin Analysis</b>					
Average earning assets / Average assets	94.22	94.01	94.03	93.98	93.81
Average interest-bearing funds / Average assets	69.97	67.70	68.06	64.63	65.01
Interest income (tax equivalent) / Average earning assets	5.55	5.06	5.12	3.89	3.34
Interest expense / Average earning assets	2.36	1.70	1.81	0.47	0.28
Net interest income (tax equivalent) / Average earning assets	3.17	3.35	3.32	3.39	3.05
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	6.19	5.75	5.80	4.63	4.16
Interest-bearing bank balances	5.05	4.24	4.57	1.13	0.15
Federal funds sold and reverse repos	4.18	3.89	5.79	1.21	0.17
Trading assets	0.59	0.32	0.64	0.35	0.32
Total earning assets	5.39	4.87	4.95	3.79	3.40
Investment securities (tax equivalent)	3.22	2.73	2.74	2.22	1.75
US Treasury and agency securities (excluding mortgage-backed securities)	2.81	2.40	2.48	1.59	1.22
Mortgage-backed securities	2.86	2.50	2.51	1.92	1.44
All other securities	3.96	3.66	3.77	2.98	2.49
Interest-bearing deposits	2.95	2.04	2.20	0.51	0.27
Time deposits of \$250K or more	4.40	3.18	3.44	0.95	0.79
Time deposits < \$250K	4.21	2.91	3.19	0.81	0.75
Other domestic deposits	2.45	1.78	1.89	0.46	0.17
Foreign deposits		1.51	0.00	0.86	0.42
Federal funds purchased and repos	2.66	2.21	2.46	0.97	0.11
Other borrowed funds and trading liabilities	1.94	1.93	1.92	0.96	0.53
All interest-bearing funds	3.18	2.36	2.51	0.69	0.41

**BHCPR PEER GROUP DATA**

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**Non-interest Income & Expenses**

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	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.66	0.63	0.56	0.73	0.54
Overhead expenses / Net Interest Income + non-interest income	66.16	63.68	64.78	59.89	60.88
<b>Percent of Average Assets</b>					
Total overhead expense	2.37	2.36	2.36	2.37	2.37
Personnel expense	1.36	1.35	1.35	1.36	1.37
Net occupancy expense	0.25	0.26	0.26	0.27	0.28
Other operating expenses	0.75	0.74	0.75	0.73	0.71
Overhead less non-interest income	1.59	1.57	1.60	1.53	1.39
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	64.74	61.29	62.60	58.69	60.00
Personnel expense	36.89	34.94	35.36	33.28	34.64
Net occupancy expense	6.83	6.80	6.95	6.62	7.36
Other operating expenses	20.80	19.48	20.16	18.28	17.56
Total non-interest income	20.00	19.64	19.30	19.39	24.76
Fiduciary activities income	2.21	2.06	2.18	2.08	2.32
Service charges on domestic deposit accounts	3.35	3.29	3.35	3.29	3.11
Trading revenue	0.05	0.06	0.05	0.03	0.07
Investment banking fees and commissions	0.89	0.89	0.83	0.84	0.92
Insurance activities revenue	0.63	0.57	0.56	0.72	0.64
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.40	0.41	0.39	0.66	0.47
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.34	0.98	1.03	1.43	4.52
Other non-interest income	8.23	8.42	8.24	7.08	8.76
Overhead less non-interest income	44.53	41.27	42.80	39.08	34.71
Applicable income taxes / Pretax net operating income (tax equivalent)	19.19	19.68	18.72	20.30	21.61
Applicable income tax + TE / Pretax net operating income + TE	22.01	22.14	21.17	22.09	21.64

**BHCPR PEER GROUP DATA**

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**Percent Composition of Assets**

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Percent of Total Assets</b>					
Real estate loans	54.85	54.38	54.68	52.03	47.29
Commercial and industrial loans	9.71	9.95	9.85	10.08	10.08
Loans to individuals	2.32	2.29	2.22	2.63	2.29
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.57	0.54	0.56	0.48	0.46
Other loans and leases	1.16	1.18	1.09	1.21	1.10
Net loans and leases	71.69	71.07	71.43	69.45	64.15
Debt securities over 1 year	13.66	14.62	14.45	17.16	17.60
Mutual funds and equity securities	0.05	0.04	0.04	0.04	0.07
Subtotal	86.02	86.36	86.45	87.47	82.59
Interest-bearing bank balances	4.03	3.19	3.31	2.25	7.80
Federal funds sold and reverse repos	0.02	0.02	0.02	0.02	0.05
Debt securities 1 year or less	2.15	2.31	2.21	1.84	1.75
Trading assets	0.02	0.03	0.02	0.04	0.02
Total earning assets	92.86	92.48	92.69	92.45	93.39
Non-interest cash and due from depository institutions	1.03	0.93	0.98	1.04	0.87
Other real estate owned	0.02	0.02	0.02	0.02	0.02
All other assets	6.04	6.52	6.25	6.46	5.67
<b>Memoranda</b>					
Short-term investments	6.70	5.92	6.04	4.74	10.52
US Treasury securities	0.82	1.18	0.98	1.22	0.69
US agency securities (excluding mortgage-backed securities)	1.41	1.71	1.52	1.71	1.83
Municipal securities	2.89	3.08	3.13	3.50	3.67
Mortgage-backed securities	7.83	7.85	7.97	8.94	10.07
Asset-backed securities	0.55	0.65	0.60	0.80	0.43
Other debt securities	0.54	0.58	0.54	0.64	0.67
Loans held-for-sale	0.17	0.14	0.10	0.11	0.28
Loans held for investment	72.06	71.41	71.89	69.77	64.47
Real estate loans secured by 1-4 family	15.81	16.04	16.13	15.24	13.45
Revolving	1.83	1.74	1.76	1.72	1.60
Closed-end, secured by first liens	13.38	13.74	13.80	13.00	11.44
Closed-end, secured by junior liens	0.31	0.29	0.29	0.27	0.22
Commercial real estate loans	35.45	34.82	34.84	33.16	30.90
Construction and land development	5.47	5.59	5.60	5.21	4.37
Multifamily	5.34	5.12	4.99	4.62	4.79
Nonfarm nonresidential	23.25	22.67	22.76	21.84	20.52
Real estate loans secured by farmland	1.12	1.13	1.11	1.10	0.95

**BHCPR PEER GROUP DATA**

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**Loan Mix and Analysis of Concentrations of Credit**

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	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	76.59	76.59	76.77	75.24	73.64
Real estate loans secured by 1-4 family	22.16	22.69	22.75	22.08	20.95
Revolving	2.56	2.48	2.48	2.53	2.54
Closed-end	19.21	19.88	19.89	19.26	18.13
Commercial real estate loans	49.75	49.26	49.16	48.29	48.47
Construction and land development	7.72	7.92	7.95	7.59	6.90
1-4 family	1.49	1.61	1.53	1.60	1.50
Other	6.13	6.21	6.27	5.78	5.34
Multifamily	7.28	7.05	6.87	6.50	7.23
Nonfarm nonresidential	32.76	32.23	32.15	31.87	32.22
Owner-occupied	11.40	11.18	11.23	11.06	11.23
Other	20.94	20.51	20.34	20.28	20.58
Real estate loans secured by farmland	1.65	1.67	1.66	1.67	1.57
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.64	14.08	13.79	14.64	15.94
Loans to individuals	3.47	3.50	3.39	4.08	3.85
Credit card loans	0.04	0.03	0.03	0.03	0.03
Agricultural loans	0.85	0.81	0.84	0.75	0.79
Other loans and leases	1.70	1.77	1.62	1.81	1.72
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	519.25	526.31	525.34	506.95	473.69
Real estate loans secured by 1-4 family	150.61	156.35	156.34	149.49	134.51
Revolving	17.37	16.88	16.96	16.97	16.12
Closed-end	131.07	137.43	137.21	131.00	116.85
Commercial real estate loans	334.79	336.45	334.78	324.06	311.40
Construction and land development	51.60	54.06	53.72	51.07	44.03
1-4 family	9.85	11.01	10.39	10.79	9.60
Other	41.09	42.40	42.42	38.49	34.06
Multifamily	50.18	49.25	47.53	44.21	46.60
Nonfarm nonresidential	221.09	219.92	218.87	213.42	207.29
Owner-occupied	76.57	76.51	76.34	74.24	71.94
Other	142.44	140.30	139.27	135.09	131.37
Real estate loans secured by farmland	10.51	10.86	10.68	10.61	9.66
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	91.18	95.59	93.60	97.54	100.59
Loans to individuals	21.58	22.13	21.18	25.33	23.11
Credit card loans	0.21	0.20	0.18	0.20	0.19
Agricultural loans	5.45	5.19	5.41	4.60	4.60
Other loans and leases	10.33	11.19	10.40	11.73	10.95
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	38.02	37.82	37.56	36.76	36.98
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	257.54	258.60	255.73	245.93	236.75
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	337.71	339.01	337.28	326.12	313.57

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**Liquidity and Funding**

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Percent of Total Assets</b>					
Short-term investments	6.70	5.92	6.04	4.74	10.52
Liquid assets	16.31	16.00	16.06	16.64	23.21
Investment securities	16.57	17.81	17.54	20.02	20.27
Net loans and leases	71.69	71.07	71.43	69.45	64.15
Net loans, leases and standby letters of credit	72.14	71.52	71.89	69.93	64.54
Core deposits	72.18	72.92	72.60	76.92	80.58
Noncore funding	15.36	15.59	15.38	11.51	6.64
Time deposits of \$250K or more	5.36	4.54	4.72	2.94	2.59
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.44	0.51	0.49	0.66	0.55
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.43	0.50	0.49	0.66	0.50
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.53	3.24	3.26	2.91	0.41
Earning assets that reprice within 1 year	31.08	28.32	28.76	27.10	30.91
Interest-bearing liabilities that reprice within 1 year	20.28	18.55	19.15	13.83	13.48
Long-term debt that reprices within 1 year	0.11	0.08	0.08	0.05	0.02
Net assets that reprice within 1 year	10.26	9.38	9.23	12.72	16.92
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	9.76	11.13	10.51	7.63	-5.41
Net short-term noncore funding dependence	6.09	7.07	6.72	4.91	-7.77
Short-term investment / Short-term noncore funding	68.52	64.27	64.09	97.82	419.20
Liquid assets - short-term noncore funding / Nonliquid assets	5.66	5.39	5.34	9.94	25.37
Net loans and leases / Total deposits	87.07	86.89	87.55	84.07	75.87
Net loans and leases / Core deposits	99.94	98.71	99.34	91.33	80.18
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.24	-9.09	-6.33	-7.74	-0.07
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-9.30	-20.03	-13.65	-18.97	0.24
Structured notes appreciation (depreciation) / Tier 1 capital	-0.30	-0.47	-0.32	-0.47	-0.05
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	12.89	14.89	13.69	14.65	9.13
Available-for-sale securities	85.68	83.87	84.66	84.47	89.63
US Treasury securities	6.04	7.56	6.48	6.61	3.49
US agency securities (excluding mortgage-backed securities)	8.50	9.42	8.58	8.40	9.21
Municipal securities	16.11	16.18	16.58	16.78	17.78
Mortgage-backed securities	49.30	46.36	47.95	47.46	52.46
Asset-backed securities	3.41	4.10	3.81	4.50	2.22
Other debt securities	3.88	4.06	3.83	4.10	3.93
Mutual funds and equity securities	0.37	0.36	0.30	0.37	0.41
Debt securities 1 year or less	14.65	15.27	14.87	10.71	10.21
Debt securities 1 to 5 years	20.75	22.20	21.38	22.75	17.78
Debt securities over 5 years	60.82	58.96	59.95	63.22	68.22
Pledged securities	53.83	54.26	54.91	41.51	36.71
Structured notes, fair value	0.22	0.27	0.20	0.35	0.31
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	30.02	26.91	57.59	-49.19	30.57
Investment securities	1.89	-5.28	-4.42	1.58	36.78
Core deposits	3.62	-2.48	-0.31	0.19	15.13
Noncore funding	7.58	127.65	57.06	89.68	-20.94

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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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)			17.35	18.41	16.95
Standby letters of credit	0.32	0.32	0.32	0.32	0.31
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.01	0.01	0.01	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.01	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	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.00	0.01	0.01	0.00
Derivative contracts	3.96	4.14	3.76	3.56	3.32
Interest rate contracts	3.96	4.13	3.76	3.56	3.25
Interest rate futures and forward contracts	0.05	0.03	0.02	0.02	0.07
Written options contracts (interest rate)	0.10	0.07	0.05	0.06	0.10
Purchased options contracts (interest rate)	0.05	0.04	0.03	0.03	0.01
Interest rate swaps	3.48	3.62	3.42	3.22	2.61
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
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)			25.68	29.24	27.65

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**Derivatives Analysis**

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	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Percent of Notional Amount</b>					
Interest rate contracts	100.00	100.00	100.00	99.77	99.27
Foreign exchange contracts	0.00	0.00	0.00	0.02	0.15
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	4.44	4.07	3.25	5.23	7.01
Written options	6.24	5.10	4.13	4.69	5.82
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	6.24	5.10	4.12	4.69	5.82
Purchased options	1.91	1.71	1.30	1.99	1.88
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.88	1.67	1.26	1.93	1.88
Swaps	87.23	88.04	90.21	80.86	82.75
Held for trading	13.30	16.35	14.54	17.93	24.39
Interest rate contracts	13.28	15.93	14.54	18.55	16.71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	86.70	83.65	85.46	82.07	75.61
Interest rate contracts	86.59	83.39	85.13	72.34	74.23
Foreign exchange contracts	0.00	0.00	0.00	0.02	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	89.63	89.66	91.64	91.94	85.18
One year or less	9.65	7.95	7.12	7.67	11.52
Over 1 year to 5 years	44.78	39.01	44.46	29.25	26.87
Over 5 years	23.43	33.09	32.23	41.77	38.91
Gross negative fair value (absolute value)	1.32	2.49	1.91	2.48	1.54
Gross positive fair value	1.87	4.13	2.65	3.93	1.36
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.01	0.01	0.01	0.01	0.00
Gross positive fair value (X)	0.01	0.02	0.01	0.01	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.01	0.01	0.01	0.00
Current credit exposure (X)	0.01	0.01	0.01	0.02	0.01
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
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
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.07	0.16	0.18	0.23	0.12



**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2024

**Allowance and Net Loan and Lease Losses**

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.13	0.11	0.11	0.09	-0.01
Provision for loan and lease losses / Average loans and leases	0.18	0.16	0.16	0.13	-0.01
Provision for loan and lease losses / Net loan and lease losses	296.09	186.10	274.22	10.02	147.24
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.18	1.17	1.17	1.26
Allowance for loan and lease losses / Total loans and leases	1.17	1.17	1.17	1.17	1.25
Allowance for loan and lease losses / Net loans and leases losses (X)	35.26	47.20	48.98	42.49	31.39
Allowance for loan and lease losses / Nonaccrual assets	416.78	534.10	452.45	631.11	459.08
ALLL / 90+ days past due + nonaccrual loans and leases	361.82	456.16	397.10	527.89	461.06
Gross loan and lease losses / Average loans and leases	0.15	0.11	0.13	0.10	0.12
Recoveries / Average loans and leases	0.03	0.04	0.04	0.05	0.05
Net losses / Average loans and leases	0.11	0.08	0.09	0.05	0.06
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	28.37	49.84	69.38	75.68	43.82
Earnings coverage of net loan and lease losses (X)	35.67	21.94	42.20	2.79	-14.44
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.01	0.01	0.00	0.02
Real estate loans secured by 1-4 family	0.00	0.00	0.00	-0.01	-0.01
Revolving	0.00	-0.01	-0.01	-0.02	-0.01
Closed-end	0.00	0.00	0.00	0.00	-0.01
Commercial real estate loans	0.03	0.01	0.02	0.01	0.03
Construction and land development	0.01	0.00	0.00	-0.01	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	-0.01	-0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.03	0.01	0.02	0.01	0.04
Owner-occupied	0.01	0.00	0.00	0.00	0.01
Other	0.01	0.01	0.01	0.01	0.03
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.01
Commercial and industrial loans	0.24	0.14	0.18	0.06	0.15
Loans to individuals	1.25	1.05	1.13	0.74	0.43
Credit card loans	2.32	1.51	1.69	1.08	0.87
Agricultural loans	0.01	0.00	0.00	0.00	0.00
Loans to foreign governments and institutions				0.00	0.00
Other loans and leases	0.33	0.31	0.36	0.32	0.24

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2024

**Past Due and Nonaccrual Assets**

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.30	0.25	0.29	0.23	0.21
90+ days past due loans and leases	0.02	0.02	0.03	0.02	0.02
Nonaccrual loans and leases	0.52	0.38	0.41	0.32	0.44
90+ days past due and nonaccrual loans and leases	0.58	0.43	0.47	0.38	0.48
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.30	0.25	0.29	0.23	0.21
90+ days past due assets	0.02	0.02	0.03	0.02	0.02
Nonaccrual assets	0.52	0.38	0.41	0.33	0.44
30+ days past due and nonaccrual assets	0.90	0.70	0.78	0.62	0.71
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.42	0.32	0.34	0.26	0.31
90+ past due and nonaccrual assets + other real estate owned	0.46	0.34	0.37	0.29	0.34
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.49	0.34	0.40	0.35	0.45
Allowance for loan and lease losses	59.25	42.08	49.05	46.26	59.86
Equity capital + allowance for loan and lease losses	4.70	3.66	4.02	3.72	4.10
Tier 1 capital + allowance for loan and lease losses	4.64	3.32	3.85	3.43	4.51
Loans and leases + other real estate owned	0.68	0.47	0.55	0.51	0.70

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.25	0.19	0.23	0.18	0.18
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.49	0.35	0.37	0.32	0.43
Commercial and industrial	30-89 days past due	0.26	0.22	0.28	0.18	0.19
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.68	0.44	0.52	0.37	0.53
Individuals	30-89 days past due	0.67	0.64	0.72	0.61	0.53
	90+ days past due	0.03	0.03	0.03	0.02	0.02
	Nonaccrual	0.19	0.16	0.16	0.15	0.14
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.04	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.01	0.01	0.01	0.00
Agricultural	30-89 days past due	0.07	0.03	0.05	0.03	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.13	0.23	0.19	0.15	0.18
Foreign governments	30-89 days past due				0.00	0.00
	90+ days past due				0.00	0.00
	Nonaccrual				0.00	0.00
Other loans and leases	30-89 days past due	0.14	0.28	0.26	0.26	0.31
	90+ days past due	0.01	0.00	0.00	0.00	0.01
	Nonaccrual	0.13	0.15	0.15	0.08	0.07

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: 2  
Date: 09/30/2024

		09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.38	0.29	0.45	0.41	0.37
	90+ days past due	0.04	0.03	0.04	0.04	0.04
	Nonaccrual	0.42	0.37	0.40	0.42	0.48
Revolving	30-89 days past due	0.41	0.39	0.39	0.30	0.19
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.38	0.33	0.37	0.30	0.37
Closed-End	30-89 days past due	0.32	0.25	0.45	0.41	0.40
	90+ days past due	0.03	0.03	0.04	0.04	0.04
	Nonaccrual	0.42	0.38	0.40	0.44	0.49
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	0.01	0.01	0.01	0.02	0.02
Commercial real estate	30-89 days past due	0.16	0.12	0.12	0.08	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.52	0.30	0.35	0.24	0.37
Construction and development	30-89 days past due	0.11	0.13	0.13	0.12	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.43	0.13	0.17	0.06	0.08
1-4 family	30-89 days past due	0.03	0.03	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.02	0.03	0.01	0.00
Other	30-89 days past due	0.06	0.08	0.07	0.06	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.32	0.08	0.11	0.04	0.06
Multifamily	30-89 days past due	0.07	0.02	0.03	0.01	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.16	0.08	0.13	0.03	0.06
Nonfarm non-residential	30-89 days past due	0.13	0.09	0.09	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.44	0.35	0.36	0.32	0.49
Owner occupied	30-89 days past due	0.04	0.03	0.04	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.15	0.14	0.14	0.15	0.18
Other	30-89 days past due	0.06	0.03	0.03	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.17	0.17	0.14	0.24
Farmland	30-89 days past due	0.13	0.06	0.07	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.32	0.32	0.35	0.52	0.73
Credit card	30-89 days past due	1.48	1.33	1.48	1.25	0.88
	90+ days past due	0.29	0.23	0.27	0.24	0.12
	Nonaccrual	0.02	0.00	0.00	0.01	0.01

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2024

**Regulatory Capital Components and Ratios**

	09/30/2024			09/30/2023			12/31/2023			12/31/2022			12/31/2021		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	11.81			10.28			11.66			11.63			12.27		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	12.39			10.80			12.22			12.19			12.90		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	14.28			12.47			14.10			14.12			14.97		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	10.01			9.74			9.79			9.66			9.54		
Supplementary leverage ratio, advanced approaches HCs															

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2024

**Insurance and Broker-Dealer Activities**

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	50.00	50.00	25.00	25.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	50.00	50.00	75.00	75.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.63	0.57	0.56	0.72	0.64
Premium income / Insurance activities revenue	0.74	1.01	0.94	0.00	0.13
Credit related premium income / Total premium income	33.33	33.33	33.33	100.00	100.00
Other premium income / Total premium income	66.67	66.67	66.67	0.00	0.00
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)	52.78	67.81	56.20	46.06	47.20
Insurance net income (L/H) / Equity (L/H)	57.14	15.09	34.72	51.00	84.24
Insurance benefits, losses, expenses / Insurance premiums	38.22	36.41	35.51	69.64	448.52
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.32	11.66	11.44	11.54	11.86
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2024

**Foreign Activities**

	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits		1.51	0.00	0.86	0.42
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions				0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	-43.22	174.43	108.81	-9.50	-29.45
Total selected assets	-22.75	6.06	21.00	-24.51	-19.66
Deposits		-80.77	-100.00	89.90	-65.37

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2024

**Parent Company Analysis - Part 1**

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	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Profitability</b>					
Net income / Average equity capital	9.67	11.16	10.58	12.61	11.96
Bank net income / Average equity investment in banks	10.25	11.89	11.12	13.56	12.16
Nonbank net income / Average equity investment in nonbanks	7.67	11.10	11.75	10.57	12.65
Subsidiary HCs net income / Average equity investment in sub HCs	6.14	8.52	7.22	8.22	10.34
Bank net income / Parent net income	107.39	105.20	107.55	104.71	103.27
Nonbank net income / Parent net income	0.57	0.72	1.06	0.60	0.79
Subsidiary holding companies' net income / Parent net income	122.33	107.61	118.62	103.02	92.15
<b>Leverage</b>					
Total liabilities / Equity capital	11.84	13.85	12.44	14.28	11.91
Total debt / Equity capital	6.89	7.70	6.85	7.78	6.43
Total debt + notes payable to subs that issued TPS / Equity capital	10.00	11.65	10.48	11.96	10.25
Total debt + Loans guaranteed for affiliate / Equity capital	6.86	7.67	6.82	7.75	6.44
Total debt / Equity capital - excess over fair value	6.89	7.70	6.85	7.78	6.43
Long-term debt / Equity capital	6.73	7.53	6.71	7.71	6.32
Short-term debt / Equity capital	0.00	0.02	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	0.01	0.01
Long-term debt / Consolidated long-term debt	32.94	31.38	30.91	35.71	29.26
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	106.14	107.80	106.37	106.40	105.13
Total investment in subs / Equity capital	106.32	107.98	106.58	106.67	105.41
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.79	0.71	0.70	0.50	0.43
Equity investment in subs - equity cap / Net income-div (X)	1.99	1.59	1.93	1.33	1.19
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	129.18	119.00	130.30	137.71	150.01
Cash from ops + noncash items + op expense / Op expense + dividend	124.18	122.08	128.36	137.84	167.98
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.63	84.45	92.82	98.06	113.54
Pretax operating income + interest expense / Interest expense	1,007.97	1,061.43	1,289.40	1,165.40	2,918.82
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	798.20	789.18	861.42	1,069.59	2,104.65
Dividends + interest from subsidiaries / Interest expense + dividends	143.94	134.58	158.54	157.10	185.27
Fees + other income from subsidiaries / Salary + other expenses	3.24	5.26	5.59	4.82	5.56
Net income / Current part of long-term debt + preferred dividends (X)	171.22	120.88	156.67	190.43	541.74
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	1.49	1.13	1.53	2.23	2.37
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	6.49	0.00	0.00	0.00
Nonaccrual	5.47	0.00	6.99	0.00	0.00
Total	5.47	6.49	6.99	0.00	0.00
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
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
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	0.04	0.05	0.05	0.07	0.09
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00



**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2024

**Parent Company Analysis - Part 2**

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	09/30/2024	09/30/2023	12/31/2023	12/31/2022	12/31/2021
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	67.41	78.78	76.23	77.72	67.32
Dividends declared / Net income	28.37	28.59	30.80	24.56	22.04
Net income - dividends / Average equity	6.73	7.71	7.16	9.35	9.19
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	154.31	145.85	181.58	158.06	166.48
Dividends from nonbank subsidiaries	0.99	1.03	1.85	1.57	2.62
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	168.73	165.03	183.53	176.09	201.01
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	41.54	38.52	46.02	38.52	40.82
Interest income from bank subsidiaries	0.13	0.08	0.10	0.03	0.01
Management and service fees from bank subsidiaries	0.41	0.43	0.54	0.33	0.47
Other income from bank subsidiaries	0.00	0.00	0.01	0.00	0.00
Operating income from bank subsidiaries	44.59	41.52	53.17	45.18	43.50
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	64.10	58.18	67.35	72.86	68.07
Interest income from nonbank subsidiaries	0.35	0.07	0.16	0.08	0.04
Management and serv fees from nonbank subsidiaries	0.04	0.00	0.09	0.17	0.15
Other income from nonbank subsidiaries	0.01	0.01	0.03	0.01	0.03
Operating income from nonbank subsidiaries	69.26	61.19	70.07	76.25	73.08
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	35.18	38.22	52.28	40.51	42.28
Interest income from subsidiary holding companies	0.02	0.00	0.00	0.01	0.00
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	35.20	38.22	52.29	40.52	42.28
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	75.90	74.85	79.68	78.54	76.48
Interest income from bank subsidiaries	0.31	0.31	0.27	0.13	0.06
Management and service fees from bank subsidiaries	0.80	1.06	1.20	0.67	1.26
Other income from bank subsidiaries	0.00	0.01	0.02	0.00	0.01
Operating income from bank subsidiaries	82.24	83.62	94.32	83.91	84.17
Dividends from nonbank subsidiaries	0.69	0.83	1.22	1.33	1.35
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.39	2.00	1.56	1.45	1.71
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	838.05	759.10	741.88	534.83	287.26
Loans and advances from subsidiaries / Total debt	30.46	30.48	31.93	30.76	32.79

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

PRELIMINARY

FR BHCPR

Peer Group: 2  
Date: 09/30/2024

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									190
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	2.97	1.74	2.02	2.45	2.98	3.45	3.94	4.55	92
+ Non-interest income	0.73	0.17	0.25	0.44	0.71	0.98	1.30	1.85	190
- Overhead expense	2.37	1.50	1.71	1.98	2.32	2.66	3.18	3.82	190
- Provision for credit losses	0.12	-0.01	0.00	0.04	0.09	0.17	0.34	0.51	190
+ Securities gains (losses)	-0.01	-0.09	-0.05	0.00	0.00	0.00	0.00	0.02	190
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	92
= Pretax net operating income (tax equivalent)	1.23	0.14	0.39	0.89	1.15	1.68	2.04	2.32	92
Net operating income	0.93	0.09	0.32	0.57	0.90	1.25	1.60	2.17	190
Net income	0.93	0.09	0.32	0.57	0.90	1.25	1.60	2.17	190
Net income (Subchapter S adjusted)	1.07	0.40	0.44	0.80	1.01	1.27	1.39	1.63	18
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	5.55	4.23	4.56	4.93	5.52	6.04	6.76	7.60	92
Interest expense	2.36	1.12	1.46	1.89	2.35	2.82	3.26	3.68	190
Net interest income (tax equivalent)	3.17	1.86	2.13	2.59	3.22	3.62	4.23	4.83	92
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.11	-0.01	0.00	0.01	0.06	0.16	0.36	0.66	190
Earnings coverage of net loan and lease losses (X)	35.67	-135.27	-18.17	5.32	16.29	50.67	158.79	380.34	187
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.18	0.56	0.81	1.00	1.16	1.35	1.59	1.82	190
Allowance for loan and lease losses / Total loans and leases	1.17	0.56	0.81	0.99	1.16	1.35	1.57	1.82	190
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.57	0.05	0.11	0.24	0.48	0.74	1.48	2.09	190
30-89 days past due loans and leases / Total loans and leases	0.30	0.02	0.04	0.10	0.24	0.41	0.76	1.14	190
<b>Liquidity and Funding</b>									
Net noncore funding dependence	9.76	-10.57	-3.61	2.16	8.74	17.05	25.95	28.61	190
Net short-term noncore funding dependence	6.09	-12.48	-5.75	-0.03	5.98	12.53	19.07	24.54	190
Net loans and leases / Total assets	71.69	51.92	55.55	65.81	73.74	78.42	82.41	84.11	190
<b>Capitalization</b>									
Tier 1 leverage ratio	10.01	7.50	7.96	8.78	9.88	11.02	12.31	14.03	190
Holding company equity capital / Total assets	9.91	6.36	6.86	8.46	9.82	11.48	12.78	14.64	190
Total equity capital (including minority interest) / Total assets	9.93	6.36	6.86	8.46	9.86	11.48	12.83	14.64	190
Common equity tier 1 capital / Total risk-weighted assets	12.05	8.93	9.38	10.28	11.80	13.23	16.19	17.91	172
Net loans and leases / Equity capital (X)	7.47	4.87	5.34	6.20	7.37	8.62	10.37	11.36	189
Cash dividends / Net income	28.61	0.00	0.00	10.31	30.34	47.23	68.32	87.24	183
Cash dividends / Net income (Subchapter S adjusted)	38.41	7.19	14.44	21.48	38.33	59.84	63.65	65.33	8
<b>Growth Rates</b>									
Assets	4.44	-2.84	-1.24	1.09	4.56	7.21	11.63	14.67	175
Equity capital	16.85	2.16	5.09	9.24	13.93	21.96	38.96	52.39	175
Net loans and leases	5.06	-4.12	-1.27	1.29	4.58	8.49	13.23	16.05	175
Noncore funding	7.58	-34.65	-26.38	-9.60	4.23	23.19	50.42	71.59	174
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	189
Long-term debt / Equity capital	6.73	0.00	0.00	0.00	6.36	13.83	19.36	24.61	189
Equity investment in subsidiaries / Equity capital	106.14	91.11	94.93	99.48	104.27	112.98	119.60	125.38	189
Cash from ops + noncash items + op expense / Op expense + dividends	124.18	9.78	29.02	87.13	111.58	148.91	232.14	413.82	186

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2024

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	5.21	4.06	4.24	4.61	5.20	5.67	6.38	7.03	92
Less: Interest expense	2.22	1.08	1.34	1.77	2.21	2.66	3.15	3.45	190
Equals: Net interest income (tax equivalent)	2.97	1.74	2.02	2.45	2.98	3.45	3.94	4.55	92
Plus: Non-interest income	0.73	0.17	0.25	0.44	0.71	0.98	1.30	1.85	190
Equals: adjusted operating income (tax equivalent)	3.77	2.07	2.64	3.11	3.80	4.30	5.02	6.40	92
Less: Overhead expense	2.37	1.50	1.71	1.98	2.32	2.66	3.18	3.82	190
Less: Provision for credit losses	0.12	-0.01	0.00	0.04	0.09	0.17	0.34	0.51	190
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	190
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.09	-0.05	0.00	0.00	0.00	0.00	0.01	190
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	92
Equals: Pretax net operating income (tax equivalent)	1.23	0.14	0.39	0.89	1.15	1.68	2.04	2.32	92
Less: Applicable income taxes (tax equivalent)	0.26	0.01	0.03	0.13	0.26	0.37	0.45	0.59	92
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Equals: Net operating income	0.93	0.09	0.32	0.57	0.90	1.25	1.60	2.17	190
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Equals: Net income	0.93	0.09	0.32	0.57	0.90	1.25	1.60	2.17	190
Memo: Net income (last four quarters)	0.93	0.09	0.30	0.60	0.91	1.28	1.57	2.16	176
Net income-BHC and noncontrolling (minority) interest	0.93	0.08	0.32	0.57	0.90	1.24	1.60	2.17	190
<b>Margin Analysis</b>									
Average earning assets / Average assets	94.22	89.77	90.62	92.65	94.40	95.85	97.09	97.74	190
Average interest-bearing funds / Average assets	69.97	54.60	58.88	64.12	70.89	75.55	80.53	83.54	190
Interest income (tax equivalent) / Average earning assets	5.55	4.23	4.56	4.93	5.52	6.04	6.76	7.60	92
Interest expense / Average earning assets	2.36	1.12	1.46	1.89	2.35	2.82	3.26	3.68	190
Net interest income (tax equivalent) / Average earning assets	3.17	1.86	2.13	2.59	3.22	3.62	4.23	4.83	92
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	6.19	4.68	5.15	5.67	6.09	6.66	7.44	8.60	92
Interest-bearing bank balances	5.05	2.76	3.40	4.25	4.99	5.83	7.23	7.78	190
Federal funds sold and reverse repos	4.18	0.00	0.00	2.21	5.35	5.61	7.21	10.50	61
Trading assets	0.59	0.00	0.00	0.00	0.00	0.00	3.01	6.14	35
Total earning assets	5.39	4.16	4.38	4.84	5.37	5.85	6.42	7.45	190
Investment securities (tax equivalent)	3.22	2.09	2.14	2.44	3.02	3.78	5.12	5.99	92
US Treasury and agency securities (excluding mortgage-backed securities)	2.81	0.85	1.15	1.73	2.50	3.77	5.43	6.45	180
Mortgage-backed securities	2.86	1.71	1.92	2.12	2.61	3.45	4.43	5.11	186
All other securities	3.96	1.84	2.29	2.89	3.64	5.04	6.29	7.02	92
Interest-bearing deposits	2.95	1.64	1.87	2.42	2.97	3.46	4.17	4.42	190
Time deposits of \$250K or more	4.40	2.99	3.55	4.07	4.49	4.75	4.99	5.38	188
Time deposits < \$250K	4.21	3.11	3.36	3.84	4.29	4.59	4.89	5.14	188
Other domestic deposits	2.45	0.94	1.21	1.70	2.37	3.17	3.90	4.24	190
Foreign deposits									
Federal funds purchased and repos	2.66	0.00	0.00	0.75	2.49	4.79	5.92	7.72	133
Other borrowed funds and trading liabilities	1.94	0.00	0.00	0.00	0.00	4.50	5.27	5.55	182
All interest-bearing funds	3.18	1.98	2.26	2.67	3.14	3.76	4.15	4.46	190

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Non-interest Income & Expenses**

Peer Group: 2  
Date: 09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	0.66	0.00	0.00	0.00	0.00	0.58	4.06	7.99	190
Overhead expenses / Net Interest Income + non-interest income	66.16	47.10	51.78	59.01	66.01	73.82	81.53	89.75	190
<b>Percent of Average Assets</b>									
Total overhead expense	2.37	1.50	1.71	1.98	2.32	2.66	3.18	3.82	190
Personnel expense	1.36	0.77	0.94	1.15	1.35	1.56	1.81	2.16	190
Net occupancy expense	0.25	0.12	0.16	0.19	0.24	0.31	0.38	0.47	190
Other operating expenses	0.75	0.41	0.49	0.59	0.71	0.87	1.14	1.38	190
Overhead less non-interest income	1.59	0.92	1.05	1.31	1.59	1.88	2.12	2.47	190
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	64.74	47.14	49.76	57.11	65.00	71.54	79.88	91.28	92
Personnel expense	36.89	25.12	27.05	31.81	36.24	41.59	46.61	53.59	92
Net occupancy expense	6.83	3.86	4.45	5.16	6.46	8.52	10.44	11.78	92
Other operating expenses	20.80	13.63	14.89	16.55	19.47	24.46	30.05	36.19	92
Total non-interest income	20.00	6.81	9.49	14.08	19.54	25.44	30.26	36.26	92
Fiduciary activities income	2.21	0.00	0.00	0.00	1.52	4.19	6.79	11.22	92
Service charges on domestic deposit accounts	3.35	0.35	1.08	1.76	3.09	4.34	6.17	9.13	92
Trading revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.31	0.51	92
Investment banking fees and commissions	0.89	0.00	0.00	0.00	0.63	1.48	2.95	4.77	92
Insurance activities revenue	0.63	0.00	0.00	0.00	0.00	0.35	2.05	8.55	92
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	92
Net servicing fees	0.40	0.00	0.00	0.01	0.23	0.69	1.23	2.05	92
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Net gain (loss) - sales of loans, OREO, and other assets	1.34	-0.58	-0.10	0.13	0.71	1.90	4.84	7.02	92
Other non-interest income	8.23	2.84	4.13	5.58	7.25	10.30	13.11	20.81	92
Overhead less non-interest income	44.53	23.70	26.34	36.08	43.64	53.12	63.93	75.96	92
Applicable income taxes / Pretax net operating income (tax equivalent)	19.19	0.49	5.34	16.39	20.25	23.83	26.81	29.17	89
Applicable income tax + TE / Pretax net operating income + TE	22.01	2.27	14.32	19.61	22.32	25.69	29.02	29.97	89

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 2  
Date: 09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	54.85	22.51	37.52	46.50	54.48	64.98	72.59	75.19	190
Commercial and industrial loans	9.71	1.74	3.04	5.30	8.28	14.55	18.47	29.42	190
Loans to individuals	2.32	0.03	0.07	0.23	0.89	2.86	8.78	15.62	190
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	190
Agricultural loans	0.57	0.00	0.00	0.00	0.05	0.85	3.02	4.52	190
Other loans and leases	1.16	0.00	0.00	0.00	0.15	1.73	5.02	9.11	190
Net loans and leases	71.69	51.92	55.55	65.81	73.74	78.42	82.41	84.11	190
Debt securities over 1 year	13.66	2.03	3.55	7.90	12.46	18.78	27.01	31.89	190
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.00	0.08	0.21	0.39	190
Subtotal	86.02	74.36	78.18	83.40	86.81	89.18	91.22	92.14	190
Interest-bearing bank balances	4.03	0.37	0.64	1.55	3.10	6.07	10.23	12.06	190
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.32	190
Debt securities 1 year or less	2.15	0.07	0.18	0.57	1.38	2.95	6.81	9.38	190
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.31	190
Total earning assets	92.86	88.61	89.77	91.39	92.83	94.50	95.74	96.19	190
Non-interest cash and due from depository institutions	1.03	0.22	0.34	0.62	1.07	1.36	1.76	2.13	190
Other real estate owned	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.20	190
All other assets	6.04	2.97	3.56	4.53	5.87	7.27	8.93	9.98	190
<b>Memoranda</b>									
Short-term investments	6.70	1.50	1.97	3.23	5.68	9.59	14.71	18.95	190
US Treasury securities	0.82	0.00	0.00	0.00	0.26	1.58	3.32	5.05	190
US agency securities (excluding mortgage-backed securities)	1.41	0.00	0.00	0.07	0.71	2.38	4.93	8.27	190
Municipal securities	2.89	0.00	0.01	0.47	1.54	4.29	8.65	11.80	190
Mortgage-backed securities	7.83	0.49	1.20	3.67	6.98	11.85	16.28	19.04	190
Asset-backed securities	0.55	0.00	0.00	0.00	0.05	0.86	2.58	5.71	190
Other debt securities	0.54	0.00	0.00	0.03	0.30	0.96	1.84	2.47	190
Loans held-for-sale	0.17	0.00	0.00	0.01	0.06	0.21	0.71	1.97	190
Loans held for investment	72.06	50.49	55.08	66.35	74.20	79.13	82.87	84.24	190
Real estate loans secured by 1-4 family	15.81	1.54	3.77	7.75	14.63	22.76	31.09	39.70	190
Revolving	1.83	0.01	0.12	0.57	1.56	2.77	4.47	5.96	190
Closed-end, secured by first liens	13.38	1.16	2.68	6.41	12.24	19.66	28.88	34.33	190
Closed-end, secured by junior liens	0.31	0.00	0.02	0.08	0.25	0.43	0.86	1.14	190
Commercial real estate loans	35.45	13.94	20.40	27.63	35.66	42.89	50.60	57.94	190
Construction and land development	5.47	0.50	2.01	3.11	5.41	7.39	10.11	12.63	190
Multifamily	5.34	0.58	1.35	2.38	4.30	6.91	11.56	25.88	190
Nonfarm nonresidential	23.25	7.94	10.96	18.01	23.10	29.54	33.96	36.29	190
Real estate loans secured by farmland	1.12	0.00	0.00	0.02	0.35	2.08	5.08	6.47	190

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Loan Mix and Analysis of Concentrations of Credit**

Peer Group: 2  
Date: 09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	76.59	46.72	55.93	68.92	78.13	86.63	91.57	95.32	190
Real estate loans secured by 1-4 family	22.16	2.44	4.72	11.52	20.28	31.38	42.00	52.61	190
Revolving	2.56	0.02	0.15	0.88	2.23	3.76	6.41	9.27	190
Closed-end	19.21	1.96	4.11	9.40	17.84	27.97	37.24	46.75	190
Commercial real estate loans	49.75	21.54	31.07	39.64	49.28	59.49	70.49	76.10	190
Construction and land development	7.72	0.66	2.70	4.46	7.30	10.85	14.18	17.13	190
1-4 family	1.49	0.00	0.03	0.41	1.02	2.42	3.74	5.23	190
Other	6.13	0.66	1.99	3.48	5.84	8.54	11.27	13.54	190
Multifamily	7.28	0.84	1.70	3.45	5.87	9.48	16.11	30.65	190
Nonfarm nonresidential	32.76	12.85	16.66	25.50	32.69	40.33	47.89	53.60	190
Owner-occupied	11.40	2.08	3.49	7.87	11.50	14.42	19.27	22.88	190
Other	20.94	7.26	9.01	15.27	20.19	27.23	34.22	39.01	190
Real estate loans secured by farmland	1.65	0.00	0.00	0.03	0.60	2.94	7.37	9.98	190
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	190
Commercial and industrial loans	13.64	2.55	4.59	7.51	12.12	20.05	25.54	37.64	190
Loans to individuals	3.47	0.04	0.08	0.32	1.20	4.38	15.71	21.15	190
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.04	0.24	0.34	190
Agricultural loans	0.85	0.00	0.00	0.00	0.06	1.23	4.62	7.14	190
Other loans and leases	1.70	0.00	0.00	0.00	0.19	2.92	7.37	12.76	190
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	519.25	195.30	320.06	415.98	519.75	626.28	724.57	793.36	190
Real estate loans secured by 1-4 family	150.61	13.22	31.60	68.43	145.52	207.64	331.86	436.22	190
Revolving	17.37	0.10	1.19	5.18	14.59	26.41	42.81	60.52	190
Closed-end	131.07	9.97	24.96	56.10	125.68	183.36	300.71	352.09	190
Commercial real estate loans	334.79	114.03	175.72	250.17	325.29	420.02	506.21	558.70	190
Construction and land development	51.60	4.44	17.74	30.32	51.57	71.69	90.28	111.78	190
1-4 family	9.85	0.00	0.16	2.74	6.45	15.27	25.64	34.65	190
Other	41.09	4.36	12.48	23.11	39.42	57.56	74.36	86.38	190
Multifamily	50.18	4.97	11.50	21.77	40.52	68.01	121.67	216.94	190
Nonfarm nonresidential	221.09	58.00	95.52	161.76	213.56	288.16	352.04	398.60	190
Owner-occupied	76.57	13.72	23.91	46.06	74.59	102.33	133.88	150.96	190
Other	142.44	31.13	50.29	89.03	135.69	185.67	250.98	281.35	190
Real estate loans secured by farmland	10.51	0.00	0.00	0.16	3.22	18.40	45.43	61.57	190
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	190
Commercial and industrial loans	91.18	15.85	27.49	46.64	79.82	134.98	175.13	245.56	190
Loans to individuals	21.58	0.27	0.67	2.07	7.90	27.73	95.73	139.13	190
Credit card loans	0.21	0.00	0.00	0.00	0.00	0.28	1.07	2.01	190
Agricultural loans	5.45	0.00	0.00	0.00	0.46	7.11	28.26	45.00	190
Other loans and leases	10.33	0.00	0.00	0.00	1.44	17.33	47.77	75.16	190
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	38.02	14.93	21.07	28.66	37.70	46.37	55.08	65.86	190
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	257.54	77.23	127.80	172.48	250.23	332.80	417.75	464.87	190
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	337.71	114.48	181.53	251.26	326.01	423.56	507.59	572.54	190

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2024

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	6.70	1.50	1.97	3.23	5.68	9.59	14.71	18.95	190
Liquid assets	16.31	7.81	8.47	11.12	14.62	20.58	27.08	31.64	190
Investment securities	16.57	3.60	5.83	10.57	15.22	22.37	31.69	36.50	190
Net loans and leases	71.69	51.92	55.55	65.81	73.74	78.42	82.41	84.11	190
Net loans, leases and standby letters of credit	72.14	52.07	56.31	66.05	74.03	79.06	82.85	84.23	190
Core deposits	72.18	54.19	59.77	66.55	72.99	77.66	81.97	83.49	190
Noncore funding	15.36	3.68	4.83	9.59	13.83	21.67	29.61	33.54	190
Time deposits of \$250K or more	5.36	0.75	1.72	3.46	4.90	7.14	10.23	12.52	190
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Federal funds purchased and repos	0.44	0.00	0.00	0.00	0.00	0.74	2.28	3.52	190
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Net federal funds purchased (sold)	0.43	-0.23	-0.01	0.00	0.00	0.70	2.27	3.52	190
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Other borrowings w/remaining maturity of 1 year or less	2.53	0.00	0.00	0.00	2.11	4.98	7.25	10.03	190
Earning assets that reprice within 1 year	31.08	14.21	16.55	22.03	30.09	39.44	48.48	58.36	190
Interest-bearing liabilities that reprice within 1 year	20.28	5.08	8.32	12.59	16.94	24.03	46.42	59.18	190
Long-term debt that reprices within 1 year	0.11	0.00	0.00	0.00	0.00	0.00	0.73	1.23	190
Net assets that reprice within 1 year	10.26	-27.59	-11.42	1.97	9.80	21.50	31.16	37.73	190
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	9.76	-10.57	-3.61	2.16	8.74	17.05	25.95	28.61	190
Net short-term noncore funding dependence	6.09	-12.48	-5.75	-0.03	5.98	12.53	19.07	24.54	190
Short-term investment / Short-term noncore funding	68.52	9.37	14.38	26.08	50.89	100.24	180.77	288.11	189
Liquid assets - short-term noncore funding / Nonliquid assets	5.66	-15.82	-11.88	-2.10	5.70	13.76	23.60	34.24	190
Net loans and leases / Total deposits	87.07	61.69	66.95	79.22	88.81	96.46	102.18	106.49	190
Net loans and leases / Core deposits	99.94	66.84	74.53	88.54	97.72	112.60	130.39	144.01	190
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-4.24	-21.61	-14.33	-7.37	-1.88	-0.04	0.00	0.00	108
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-9.30	-32.82	-23.25	-13.30	-7.81	-3.27	-0.88	-0.11	188
Structured notes appreciation (depreciation) / Tier 1 capital	-0.30	-1.11	-1.03	-0.51	-0.14	-0.01	-0.01	0.00	47
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	12.89	0.00	0.00	0.00	1.02	29.59	52.46	71.31	189
Available-for-sale securities	85.68	28.25	44.34	69.57	97.28	99.81	100.00	100.00	189
US Treasury securities	6.04	0.00	0.00	0.00	1.80	10.12	27.53	44.21	189
US agency securities (excluding mortgage-backed securities)	8.50	0.00	0.00	0.60	5.02	13.53	31.27	47.77	189
Municipal securities	16.11	0.00	0.04	3.74	12.42	25.64	41.10	50.66	189
Mortgage-backed securities	49.30	5.23	12.55	32.23	50.72	66.80	79.47	86.04	189
Asset-backed securities	3.41	0.00	0.00	0.00	0.28	4.83	16.30	29.39	189
Other debt securities	3.88	0.00	0.00	0.23	2.16	6.61	14.57	22.84	189
Mutual funds and equity securities	0.37	0.00	0.00	0.00	0.05	0.50	1.69	4.66	189
Debt securities 1 year or less	14.65	0.53	1.31	4.80	10.20	23.80	36.17	54.97	189
Debt securities 1 to 5 years	20.75	2.15	3.37	9.33	19.19	31.42	43.69	55.79	189
Debt securities over 5 years	60.82	12.72	23.80	43.66	63.54	76.74	88.10	92.13	189
Pledged securities	53.83	3.33	13.07	33.47	55.79	77.64	86.71	93.28	189
Structured notes, fair value	0.22	0.00	0.00	0.00	0.00	0.00	1.31	3.94	189
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	30.02	-46.49	-32.43	-13.24	13.00	68.90	141.76	202.01	175
Investment securities	1.89	-24.18	-17.06	-7.50	1.19	8.08	27.53	43.26	174
Core deposits	3.62	-6.79	-4.22	-1.05	2.49	7.52	13.95	26.11	175
Noncore funding	7.58	-34.65	-26.38	-9.60	4.23	23.19	50.42	71.59	174





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 2  
Date:09/30/2024

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	82
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
<b>Futures and forwards</b>									
	4.44	0.00	0.00	0.00	0.74	3.72	29.82	49.59	82
<b>Written options</b>									
	6.24	0.00	0.00	0.00	1.91	4.77	33.27	46.17	82
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Over-the-counter	6.24	0.00	0.00	0.00	1.91	4.77	33.27	46.17	82
<b>Purchased options</b>									
	1.91	0.00	0.00	0.00	0.00	1.01	10.54	27.63	82
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Over-the-counter	1.88	0.00	0.00	0.00	0.00	0.96	10.54	27.63	82
<b>Swaps</b>									
	87.23	0.00	16.53	75.74	94.08	99.16	100.00	100.00	82
<b>Held for trading</b>									
	13.30	0.00	0.00	0.00	0.00	4.58	80.08	94.07	82
Interest rate contracts	13.28	0.00	0.00	0.00	0.00	4.58	80.08	94.07	82
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
<b>Non-traded</b>									
	86.70	5.93	19.92	95.42	100.00	100.00	100.00	100.00	82
Interest rate contracts	86.59	5.93	19.92	94.34	100.00	100.00	100.00	100.00	82
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	89.63	0.00	27.87	84.01	97.39	100.00	106.88	112.02	82
One year or less	9.65	0.00	0.00	1.53	4.78	12.83	45.87	51.91	82
Over 1 year to 5 years	44.78	0.00	0.00	32.64	49.64	68.21	79.94	92.34	82
Over 5 years	23.43	0.00	0.00	6.29	21.81	41.63	52.64	64.57	82
Gross negative fair value (absolute value)	1.32	0.00	0.00	0.80	1.36	2.05	2.72	2.96	82
Gross positive fair value	1.87	0.14	0.32	1.14	1.74	2.72	3.46	4.51	82
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	190
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	190
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	190
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	190
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.06	190
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.07	0.00	0.00	0.00	0.00	0.10	0.38	0.77	172

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Allowance and Net Loan and Lease Losses**

PRELIMINARY

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Peer Group: 2  
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.13	0.00	0.01	0.04	0.10	0.17	0.38	0.56	190
Provision for loan and lease losses / Average loans and leases	0.18	0.00	0.01	0.06	0.14	0.25	0.50	0.78	190
Provision for loan and lease losses / Net loan and lease losses	296.09	-752.43	-35.98	74.55	133.38	266.77	1222.81	3991.31	187
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	0.56	0.81	1.00	1.16	1.35	1.59	1.82	190
Allowance for loan and lease losses / Total loans and leases	1.17	0.56	0.81	0.99	1.16	1.35	1.57	1.82	190
Allowance for loan and lease losses / Net loans and leases losses (X)	35.26	1.77	3.39	6.22	12.55	41.06	140.01	282.57	170
Allowance for loan and lease losses / Nonaccrual assets	416.78	73.35	84.50	146.34	247.80	564.48	1070.47	2172.37	188
ALLL / 90+ days past due + nonaccrual loans and leases	361.82	51.41	78.43	136.63	232.99	506.96	871.06	1898.71	188
Gross loan and lease losses / Average loans and leases	0.15	0.00	0.01	0.03	0.09	0.20	0.45	0.82	190
Recoveries / Average loans and leases	0.03	0.00	0.00	0.01	0.02	0.05	0.10	0.14	190
Net losses / Average loans and leases	0.11	-0.01	0.00	0.01	0.06	0.16	0.36	0.66	190
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	190
Recoveries / Prior year-end losses	28.37	2.24	4.77	10.83	20.25	44.39	71.95	106.39	173
Earnings coverage of net loan and lease losses (X)	35.67	-135.27	-18.17	5.32	16.29	50.67	158.79	380.34	187
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.03	-0.01	0.00	0.00	0.03	0.13	0.22	189
Real estate loans secured by 1-4 family	0.00	-0.06	-0.03	-0.01	0.00	0.01	0.02	0.06	188
Revolving	0.00	-0.10	-0.05	0.00	0.00	0.00	0.06	0.20	184
Closed-end	0.00	-0.07	-0.03	-0.01	0.00	0.00	0.02	0.03	188
Commercial real estate loans	0.03	-0.03	-0.01	0.00	0.00	0.04	0.17	0.38	189
Construction and land development	0.01	-0.01	0.00	0.00	0.00	0.00	0.05	0.22	188
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	188
Other	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.08	188
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	188
Nonfarm nonresidential	0.03	-0.05	-0.01	0.00	0.00	0.02	0.18	0.50	189
Owner-occupied	0.01	-0.01	0.00	0.00	0.00	0.00	0.05	0.15	189
Other	0.01	-0.01	0.00	0.00	0.00	0.00	0.10	0.21	189
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	157
Commercial and industrial loans	0.24	-0.11	-0.03	0.00	0.10	0.40	0.97	1.90	189
Loans to individuals	1.25	0.04	0.12	0.28	0.64	1.70	4.01	8.65	150
Credit card loans	2.32	0.00	0.00	0.32	1.56	3.94	7.84	10.07	67
Agricultural loans	0.01	-0.04	-0.02	0.00	0.00	0.00	0.02	0.45	130
Loans to foreign governments and institutions									
Other loans and leases	0.33	-0.01	0.00	0.00	0.03	0.45	1.50	2.98	113

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2024

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.30	0.02	0.04	0.10	0.24	0.41	0.76	1.14	190
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.22	190
Nonaccrual loans and leases	0.52	0.04	0.10	0.21	0.45	0.69	1.31	1.96	190
90+ days past due and nonaccrual loans and leases	0.58	0.04	0.11	0.23	0.48	0.80	1.51	2.20	190
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	190
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Nonaccrual restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.27	190
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	190
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
<b>Percent of Total Assets</b>									
30-89 days past due assets	0.30	0.02	0.04	0.10	0.24	0.41	0.76	1.14	190
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.22	190
Nonaccrual assets	0.52	0.04	0.10	0.21	0.45	0.69	1.32	1.96	190
30+ days past due and nonaccrual assets	0.90	0.15	0.22	0.43	0.74	1.20	2.24	2.93	190
<b>+ OREO as Percent of:</b>									
Total assets	0.49	0.04	0.09	0.18	0.41	0.70	1.18	1.87	190
Allowance for loan and lease losses	59.25	5.17	11.56	22.61	49.11	89.44	134.96	195.02	189
Equity capital + allowance for loan and lease losses	4.70	0.38	0.89	1.89	3.96	6.75	11.03	16.62	189
Tier 1 capital + allowance for loan and lease losses	4.64	0.37	0.80	1.82	4.00	7.02	10.48	17.53	190
Loans and leases + other real estate owned	0.68	0.06	0.13	0.28	0.57	0.96	1.53	2.50	190

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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	0.25	0.01	0.03	0.08	0.20	0.35	0.69	1.11	189
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.17	189
	Nonaccrual	0.49	0.02	0.05	0.15	0.35	0.72	1.28	2.18	189
Commercial and industrial	30-89 days past due	0.26	0.00	0.00	0.04	0.16	0.45	0.82	1.24	189
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.24	189
	Nonaccrual	0.68	0.00	0.01	0.13	0.40	1.14	1.94	3.08	189
Individuals	30-89 days past due	0.67	0.00	0.00	0.14	0.47	1.14	2.10	2.96	188
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.33	188
	Nonaccrual	0.19	0.00	0.00	0.00	0.10	0.36	0.82	1.09	188
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.03	12
Agricultural	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.01	0.43	0.74	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.13	0.76	1.41	130
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.10	0.80	2.11	113
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.21	113
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.01	0.83	1.93	113

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Past Due and Nonaccrual Loans and Leases - Continued**

PRELIMINARY

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		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.38	0.00	0.03	0.12	0.30	0.55	0.92	1.65	188
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.33	188
	Nonaccrual	0.42	0.00	0.02	0.15	0.36	0.62	1.00	1.26	188
Revolving	30-89 days past due	0.41	0.00	0.00	0.00	0.27	0.66	1.43	1.96	184
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.35	184
	Nonaccrual	0.38	0.00	0.00	0.01	0.26	0.62	1.34	1.88	184
Closed-End	30-89 days past due	0.32	0.00	0.00	0.09	0.24	0.52	0.98	1.77	188
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.21	0.32	188
	Nonaccrual	0.42	0.00	0.02	0.12	0.35	0.61	1.05	1.31	188
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	188
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.11	188
Commercial real estate	30-89 days past due	0.16	0.00	0.00	0.01	0.08	0.24	0.60	1.06	189
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	189
	Nonaccrual	0.52	0.00	0.00	0.06	0.28	0.78	1.57	2.66	189
Construction and development	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.15	0.59	1.07	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	188
	Nonaccrual	0.43	0.00	0.00	0.00	0.01	0.42	2.52	5.17	188
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.18	0.36	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.59	188
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.06	0.37	0.75	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
	Nonaccrual	0.32	0.00	0.00	0.00	0.00	0.19	1.73	5.12	188
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.00	0.36	2.00	188
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
	Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.06	0.90	2.58	188
Nonfarm non-residential	30-89 days past due	0.13	0.00	0.00	0.00	0.05	0.19	0.58	0.98	189
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	189
	Nonaccrual	0.44	0.00	0.00	0.05	0.25	0.85	1.50	2.31	189
Owner occupied	30-89 days past due	0.04	0.00	0.00	0.00	0.02	0.08	0.16	0.30	189
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	189
	Nonaccrual	0.15	0.00	0.00	0.00	0.06	0.24	0.59	0.94	189
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.08	0.29	0.64	189
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	189
	Nonaccrual	0.24	0.00	0.00	0.00	0.06	0.40	1.03	1.66	189
Farmland	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.15	0.81	1.25	157
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	157
	Nonaccrual	0.32	0.00	0.00	0.00	0.00	0.44	1.65	2.97	157
Credit card	30-89 days past due	1.48	0.00	0.00	0.00	0.49	2.73	5.61	7.39	67
	90+ days past due	0.29	0.00	0.00	0.00	0.00	0.58	1.16	2.28	67
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.71	67

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











**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

PRELIMINARY

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	67.41	0.00	0.00	37.47	75.56	100.51	127.94	161.30	160
Dividends declared / Net income	28.37	0.00	0.00	10.31	29.83	46.63	65.71	87.24	183
Net income - dividends / Average equity	6.73	-0.34	1.18	4.02	6.57	9.46	12.50	16.47	190
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	154.31	0.00	0.00	100.00	133.33	214.73	376.36	468.33	155
Dividends from nonbank subsidiaries	0.99	0.00	0.00	0.00	0.00	0.18	5.90	16.24	155
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155
Dividends from all subsidiaries	168.73	0.35	67.52	102.62	136.26	218.77	376.36	468.33	155
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	41.54	0.00	0.00	18.14	40.55	63.78	95.43	117.16	177
Interest income from bank subsidiaries	0.13	0.00	0.00	0.00	0.00	0.02	0.73	2.45	177
Management and service fees from bank subsidiaries	0.41	0.00	0.00	0.00	0.00	0.00	0.83	12.74	177
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	177
Operating income from bank subsidiaries	44.59	0.00	0.00	23.21	44.53	69.03	103.06	137.07	177
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	64.10	0.00	0.00	16.16	87.85	100.00	114.42	152.83	63
Interest income from nonbank subsidiaries	0.35	0.00	0.00	0.00	0.00	0.00	1.63	10.03	63
Management and serv fees from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.27	63
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	63
Operating income from nonbank subsidiaries	69.26	0.00	0.00	23.00	87.85	100.00	138.76	191.95	63
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	35.18	1.87	3.74	10.20	33.14	51.24	68.50	79.35	7
Interest income from subsidiary holding companies	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.09	7
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating income from subsidiary holding companies	35.20	1.87	3.74	10.20	33.14	51.24	68.56	79.44	7
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	75.90	0.00	0.00	72.48	98.12	99.82	100.00	100.00	185
Interest income from bank subsidiaries	0.31	0.00	0.00	0.00	0.00	0.04	2.17	7.64	185
Management and service fees from bank subsidiaries	0.80	0.00	0.00	0.00	0.00	0.00	2.01	27.24	185
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	185
Operating income from bank subsidiaries	82.24	0.00	0.00	92.32	99.51	100.00	100.00	100.00	185
Dividends from nonbank subsidiaries	0.69	0.00	0.00	0.00	0.00	0.12	5.57	12.30	185
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.17	185
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	185
Operating income from nonbank subsidiaries	1.39	0.00	0.00	0.00	0.00	0.32	9.24	31.16	185
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185
Loans and advances from subsidiaries / Short term debt	838.05	0.00	0.00	0.00	495.41	1230.15	2851.24	2857.25	11
Loans and advances from subsidiaries / Total debt	30.46	0.00	0.00	0.00	20.27	55.93	111.16	148.59	115

# BHCPR Reporters for Quarter Ending 09/30/2024

Peer Group 2 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>
5164989	4,573,179	1831 BANCORP MHC	DEDHAM, MA	
1399765	4,445,192	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	8,765,088	1ST SOURCE CORPORATION	SOUTH BEND, IN	
2067007	4,084,640	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,578,722	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	8,420,669	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1107205	9,441,953	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	5,248,175	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,638,592	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,157,748	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,411,449	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2858951	8,094,590	BANCORP, INC., THE	WILMINGTON, DE	
1097306	7,936,526	BANCPPLUS CORPORATION	RIDGELAND, MS	
3547999	7,231,083	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	4,294,498	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	3,792,833	BANK OF MARIN BANCORP	NOVATO, CA	
3553815	3,161,079	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
1115385	4,029,927	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,613,770	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	3,078,287	BEACON BANCORP	TAUNTON, MA	
1246159	4,391,513	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3602245	6,523,673	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
2935142	3,748,916	BOU BANCORP, INC.	OGDEN, UT	
1133781	3,231,963	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
3378764	4,691,517	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,872,401	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	7,077,828	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	7,864,913	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	6,900,458	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	9,424,316	BYLINE BANCORP, INC.	CHICAGO, IL	
5443938	4,362,768	CALIFORNIA BANCORP	SAN DIEGO, CA	New Y-9C/BHCPR reporter; Name change from SOUTHERN CALIFORNIA BANCORP
2687795	6,974,456	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	5,745,180	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	4,962,480	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	4,225,316	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	5,273,617	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4226910	9,542,766	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,613,435	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
1860863	3,446,333	CBX CORPORATION	CARROLLTON, IL	
2158156	3,583,698	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,415,430	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1051465	3,744,223	CENTRAL SERVICE CORPORATION	ENID, OK	
1125030	5,281,183	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1076262	6,434,012	CITY HOLDING COMPANY	CHARLESTON, WV	
1246533	4,061,422	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1118340	6,014,844	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	

3203008	4,065,821	COASTAL FINANCIAL CORPORATION	EVERETT, WA
1085170	3,065,103	COLONY BANKCORP, INC.	FITZGERALD, GA
1080595	4,894,388	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS
1070644	5,962,968	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY
2935405	3,531,298	COMMUNITY WEST BANCSHARES	FRESNO, CA
1048764	9,639,603	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ
4389329	8,498,875	CRB GROUP, INC.	FORT LEE, NJ
3903661	7,582,115	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS
1486517	5,293,890	CTBC CAPITAL CORP.	LOS ANGELES, CA
2242523	3,266,884	D.L. EVANS BANCORP	BURLEY, ID
1121229	4,384,911	DACOTAH BANKS, INC.	ABERDEEN, SD
2107707	4,205,964	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO
2777016	3,889,503	ENCORE BANCSHARES, INC	LITTLE ROCK, AR
2461016	4,742,809	ENTERPRISE BANCORP, INC.	LOWELL, MA
3180547	5,358,280	EQUITY BANCSHARES, INC.	WICHITA, KS
2781910	5,421,145	FARMERS & MERCHANTS BANCORP	LODI, CA
1134630	3,389,185	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH
1053580	8,886,576	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1071191	5,237,065	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1118797	6,579,257	FB CORPORATION	CREVE COEUR, MO
1249002	4,202,093	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC
3223967	3,177,199	FIDELITY FINANCIAL CORPORATION	WICHITA, KS
1032464	6,156,317	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
3547159	4,271,444	FINEMARK HOLDINGS, INC.	FORT MYERS, FL
1199974	7,283,998	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1988646	3,669,135	FIRST BANCORP, INC.	LEBANON, VA
1204560	9,281,280	FIRST BANCSHARES, INC.	MERRILLVILLE, IN
2385493	7,966,455	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1247428	3,715,724	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI
1108097	4,205,008	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX
1478017	3,224,361	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA
3839201	3,946,980	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL
1208595	5,511,929	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3589560	3,924,007	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA
3393178	5,823,259	FIRST INTERNET BANCORP	FISHERS, IN
1206760	7,562,489	FIRST MID BANCSHARES, INC.	MATTOON, IL
1206313	6,145,521	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI
1048894	4,201,479	FIRST OF LONG ISLAND CORPORATION, THE	MELVILLE, NY
1096505	8,464,537	FIRST SECURITY BANCORP	SEARCY, AR
1099917	4,057,998	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
1066713	8,138,487	FIRSTSUN CAPITAL BANCORP	DENVER, CO
1123072	4,705,698	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD
3162927	3,887,004	FIVE STAR BANCORP	RANCHO CORDOVA, CA
2393274	9,280,886	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
3391129	7,170,008	FORBRIGHT, INC.	CHEVY CHASE, MD
1128358	3,510,539	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN
1026801	5,918,566	FREMONT BANCORPORATION	FREMONT, CA
1098620	6,261,943	GERMAN AMERICAN BANCORP, INC.	JASPER, IN
2339133	6,040,355	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
1862036	3,097,105	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX
2900261	7,712,299	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
4973353	5,780,303	HARBORONE BANCORP, INC.	BROCKTON, MA
1208120	4,990,728	HBT FINANCIAL, INC.	BLOOMINGTON, IL
2634874	5,551,596	HERITAGE COMMERCE CORP	SAN JOSE, CA
2166124	7,153,363	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA

1245291	4,437,483	HILLS BANCORPORATION	HILLS, IA
3851191	3,441,990	HOME BANCORP, INC.	LAFAYETTE, LA
3843507	9,201,285	HOMESTREET, INC.	SEATTLE, WA
2592714	5,626,211	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
3728930	6,436,810	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA
4366003	4,635,725	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC
1209136	7,927,457	HORIZON BANCORP, INC.	MICHIGAN CITY, IN
5806739	5,214,566	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA
1118854	3,730,690	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY
1201925	5,259,268	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI
2112439	5,240,473	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX
1064278	7,287,692	INTRUST FINANCIAL CORPORATION	WICHITA, KS
1134498	4,687,453	INWOOD BANCSHARES, INC.	DALLAS, TX
1490701	6,660,896	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI
3099443	7,772,379	KEARNY FINANCIAL CORP.	FAIRFIELD, NJ
1208906	6,648,917	LAKELAND FINANCIAL CORPORATION	WARSAW, IN
3439236	4,582,002	LEADER BANCORP, INC	ARLINGTON, MA
2325350	3,085,010	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX
1103766	4,458,835	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX
2589714	3,071,308	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ
2608763	5,917,127	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI
2820211	7,403,358	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY
1944204	5,527,025	MID PENN BANCORP, INC.	HARRISBURG, PA
3932072	5,983,475	MIDDLESEX BANCORP MHC	NATICK, MA
1491351	7,751,483	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL
1245228	6,552,482	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA
1141348	3,209,284	MINNWEST CORPORATION	MINNETONKA, MN
4369808	7,315,168	MUTUAL BANCORP	HYANNIS, MA
3211601	3,428,506	MVB FINANCIAL CORP.	FAIRMONT, WV
3973888	9,993,283	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO
2398082	3,903,962	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA
5860236	5,000,048	NB BANCORP, INC.	NEEDHAM, MA
4436559	3,748,878	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH
3212091	6,298,371	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY
3103603	8,637,118	NICOLET BANKSHARES, INC.	GREEN BAY, WI
3132863	5,730,851	NORTHFIELD BANCORP, INC.	WOODBRIIDGE, NJ
2737814	5,385,999	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI
1136661	6,657,010	OCEAN BANKSHARES, INC.	MIAMI, FL
1206911	5,671,760	OLD SECOND BANCORP, INC.	AURORA, IL
2233950	4,543,166	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX
1885307	9,965,986	ORIGIN BANCORP, INC.	RUSTON, LA
1248153	5,470,589	ORRSTOWN FINANCIAL SERVICES, INC.	HARRISBURG, PA
1142336	9,903,049	PARK NATIONAL CORPORATION	NEWARK, OH
1200692	3,615,048	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL
2390013	7,549,357	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD
2651590	6,793,792	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ
1070578	9,140,471	PEOPLES BANCORP INC.	MARIETTA, OH
1139541	5,360,138	PEOPLES FINANCIAL SERVICES CORP.	SCRANTON, PA
3186585	4,306,019	PEOPLESBANCORP, MHC	HOLYOKE, MA
3316917	8,731,770	PREMIER FINANCIAL CORP.	DEFIANCE, OH
3325740	4,025,004	PRIMIS FINANCIAL CORP.	MC LEAN, VA
2125813	9,088,565	QCR HOLDINGS, INC.	MOLINE, IL
4176855	3,990,477	RBB BANCORP	LOS ANGELES, CA
1130584	4,137,560	RCB HOLDING COMPANY, INC.	CLAREMORE, OK
2743235	3,101,761	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA

1097025	6,692,470	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
4422851	3,497,033	RIVER FINANCIAL CORPORATION	PRATTVILLE, AL	
1071397	9,583,947	S&T BANCORP, INC.	INDIANA, PA	
3365858	7,667,360	SALEM FIVE BANCORP	SALEM, MA	
2429838	5,917,704	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,696,154	SIERRA BANCORP	PORTERVILLE, CA	
1131497	4,908,934	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	4,337,659	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	5,298,788	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	4,176,698	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	4,729,394	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	8,362,263	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1427275	3,374,243	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
1249730	8,437,280	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	6,641,604	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	3,024,513	STURM FINANCIAL GROUP, INC.	DENVER, CO	Moved from Peer 3
1246467	3,003,462	TAMPA BAY BANKING COMPANY	TAMPA, FL	Moved from Peer 3
4475473	4,620,264	THIRD COAST BANCSHARES, INC.	HUMBLE, TX	
2367921	8,006,427	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	9,823,890	TRICO BANCSHARES	CHICO, CA	
3233126	5,866,047	TRIUMPH FINANCIAL, INC.	DALLAS, TX	
1048513	6,109,680	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	3,647,933	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	8,205,737	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
5301421	3,066,239	USB BANCORP, INC.	DANBURY, CT	
1050712	3,641,802	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
5278381	4,571,448	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX	
1917600	4,251,399	VERABANK, INC.	HENDERSON, TX	
1115349	7,147,783	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	5,381,267	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	3,988,566	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1025541	6,169,102	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2004141	5,251,911	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,598,057	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 190 bank holding companies.