

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 09/30/2025

Summary Ratios

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	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.97	2.77	2.78	2.84	2.86
+ Non-interest income	1.00	0.94	0.95	0.96	0.89
- Overhead expense	2.39	2.36	2.37	2.44	2.19
- Provision for credit losses	0.23	0.20	0.19	0.19	0.13
+ Securities gains (losses)	-0.01	-0.05	-0.06	-0.03	0.00
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.36	1.16	1.16	1.18	1.46
Net operating income	1.03	0.87	0.88	0.88	1.11
Net income	1.03	0.89	0.90	0.89	1.11
Net income (Subchapter S adjusted)	1.16	0.73	0.79	0.99	1.53
Percent of Average Earning Assets					
Interest income (tax equivalent)	5.46	5.59	5.55	5.23	3.62
Interest expense	2.24	2.58	2.54	2.14	0.55
Net interest income (tax equivalent)	3.22	3.01	3.02	3.08	3.09
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.27	0.27	0.28	0.22	0.09
Earnings coverage of net loan and lease losses (X)	18.38	17.81	16.23	25.03	55.30
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.27	1.28	1.27	1.24	1.16
Allowance for loan and lease losses / Total loans and leases	1.26	1.27	1.26	1.23	1.15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.64	0.67	0.50	0.38
30-89 days past due loans and leases / Total loans and leases	0.38	0.41	0.45	0.40	0.34
Liquidity and Funding					
Net noncore funding dependence	9.72	11.07	10.23	12.91	8.68
Net short-term noncore funding dependence	2.93	3.72	3.22	5.15	3.04
Net loans and leases / Total assets	64.24	64.44	64.60	63.69	63.56
Capitalization					
Tier 1 leverage ratio	9.97	9.77	9.86	9.48	9.26
Holding company equity capital / Total assets	11.13	10.83	10.79	10.33	9.83
Total equity capital (including minority interest) / Total assets	11.26	10.96	10.95	10.46	9.96
Common equity tier 1 capital / Total risk-weighted assets	12.79	12.65	12.81	12.38	11.81
Net loans and leases / Equity capital (X)	5.84	6.07	6.10	6.27	6.59
Cash dividends / Net income	31.78	37.50	42.95	40.19	32.07
Cash dividends / Net income (Subchapter S adjusted)	23.87	62.37	37.47	33.91	49.64
Growth Rates					
Assets	6.89	3.75	2.32	4.19	5.08
Equity capital	8.90	13.16	7.01	9.13	-2.85
Net loans and leases	7.55	2.90	2.44	5.34	14.53
Noncore funding	-0.15	-0.26	-7.18	41.97	89.54
Parent Company Ratios					
Short-term debt / Equity capital	0.34	0.83	0.79	0.58	0.50
Long-term debt / Equity capital	11.81	12.21	12.19	13.06	12.27
Equity investment in subsidiaries / Equity capital	101.97	102.48	102.12	102.59	104.31
Cash from ops + noncash items + op expense / Op expense + dividends	163.37	137.07	139.35	143.06	132.32

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Relative Income Statement and Margin Analysis

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Average Assets					
Interest income (tax equivalent)	5.05	5.18	5.15	4.84	3.36
Less: Interest expense	2.09	2.41	2.37	2.00	0.51
Equals: Net interest income (tax equivalent)	2.97	2.77	2.78	2.84	2.86
Plus: Non-interest income	1.00	0.94	0.95	0.96	0.89
Equals: adjusted operating income (tax equivalent)	4.02	3.78	3.80	3.92	3.80
Less: Overhead expense	2.39	2.36	2.37	2.44	2.19
Less: Provision for credit losses	0.23	0.20	0.19	0.19	0.13
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	-0.05	-0.06	-0.03	0.00
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.36	1.16	1.16	1.18	1.46
Less: Applicable income taxes (tax equivalent)	0.31	0.28	0.27	0.27	0.33
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.03	0.87	0.88	0.88	1.11
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.03	0.89	0.90	0.89	1.11
Memo: Net income (last four quarters)	1.00	0.83	0.90	0.91	1.11
Net income-BHC and noncontrolling (minority) interest	1.05	0.90	0.90	0.90	1.12
Margin Analysis					
Average earning assets / Average assets	92.72	92.75	92.78	92.57	92.89
Average interest-bearing funds / Average assets	67.42	67.26	67.13	65.33	61.06
Interest income (tax equivalent) / Average earning assets	5.46	5.59	5.55	5.23	3.62
Interest expense / Average earning assets	2.24	2.58	2.54	2.14	0.55
Net interest income (tax equivalent) / Average earning assets	3.22	3.01	3.02	3.08	3.09
Yield or Cost					
Total loans and leases (tax equivalent)	6.19	6.39	6.36	6.11	4.52
Interest-bearing bank balances	4.21	5.23	5.26	4.83	1.19
Federal funds sold and reverse repos	4.80	4.80	4.35	4.51	1.62
Trading assets	1.52	1.32	1.42	1.61	0.71
Total earning assets	5.43	5.56	5.52	5.18	3.59
Investment securities (tax equivalent)	3.42	3.17	3.18	2.78	2.08
US Treasury and agency securities (excluding mortgage-backed securities)	3.22	3.19	3.19	2.56	1.51
Mortgage-backed securities	3.26	2.89	2.93	2.58	1.98
All other securities	4.25	4.29	4.25	4.12	3.13
Interest-bearing deposits	2.80	3.21	3.17	2.49	0.58
Time deposits of \$250K or more	3.80	4.43	4.41	3.70	0.91
Time deposits < \$250K	3.86	4.43	4.43	3.69	0.88
Other domestic deposits	2.52	2.89	2.84	2.28	0.53
Foreign deposits	2.69	2.82	3.14	2.45	0.83
Federal funds purchased and repos	3.51	3.97	3.84	3.85	1.38
Other borrowed funds and trading liabilities	3.92	4.36	4.30	4.32	2.30
All interest-bearing funds	3.06	3.54	3.48	2.98	0.82

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Non-interest Income & Expenses

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Mutual fund fee income / Non-interest income	3.18	3.01	2.93	2.70	2.46
Overhead expenses / Net Interest Income + non-interest income	60.47	63.44	63.39	63.05	57.79
Percent of Average Assets					
Total overhead expense	2.39	2.36	2.37	2.44	2.19
Personnel expense	1.30	1.26	1.26	1.26	1.20
Net occupancy expense	0.23	0.23	0.23	0.23	0.22
Other operating expenses	0.85	0.85	0.86	0.91	0.75
Overhead less non-interest income	1.36	1.39	1.39	1.41	1.26
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	60.08	62.99	62.96	62.79	57.36
Personnel expense	32.48	33.75	33.52	32.57	31.62
Net occupancy expense	5.77	6.12	6.09	5.98	5.93
Other operating expenses	21.04	22.29	22.55	23.17	19.40
Total non-interest income	23.94	23.67	23.61	23.99	22.96
Fiduciary activities income	2.17	2.31	2.32	2.04	2.06
Service charges on domestic deposit accounts	3.03	3.17	3.16	2.98	3.19
Trading revenue	0.79	0.91	0.90	0.86	0.62
Investment banking fees and commissions	2.52	2.47	2.47	2.44	2.11
Insurance activities revenue	0.28	0.31	0.32	0.35	0.34
Venture capital revenue	0.01	0.01	0.01	0.00	0.01
Net servicing fees	0.46	0.56	0.67	0.60	0.97
Net securitization income	0.00	0.01	0.01	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.06	1.10	0.99	0.82	1.09
Other non-interest income	8.69	8.46	8.33	8.57	8.41
Overhead less non-interest income	35.01	37.78	37.80	37.71	33.81
Applicable income taxes / Pretax net operating income (tax equivalent)	20.95	20.89	20.39	19.75	21.23
Applicable income tax + TE / Pretax net operating income + TE	23.19	23.58	23.15	22.85	23.19

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Percent Composition of Assets

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Total Assets					
Real estate loans	40.55	41.24	41.09	40.37	40.45
Commercial and industrial loans	10.82	11.06	10.85	10.87	11.31
Loans to individuals	3.20	3.42	3.41	3.56	3.40
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.02
Agricultural loans	0.19	0.18	0.19	0.17	0.19
Other loans and leases	5.90	4.84	5.17	4.68	4.47
Net loans and leases	64.24	64.44	64.60	63.69	63.56
Debt securities over 1 year	15.65	15.84	15.69	15.58	18.32
Mutual funds and equity securities	0.07	0.05	0.05	0.04	0.05
Subtotal	80.62	80.76	80.72	80.28	82.97
Interest-bearing bank balances	5.08	5.31	5.24	5.05	3.50
Federal funds sold and reverse repos	0.59	0.51	0.50	0.69	0.52
Debt securities 1 year or less	2.28	2.23	2.28	2.04	1.74
Trading assets	0.65	0.57	0.58	0.64	0.57
Total earning assets	90.90	91.00	90.94	90.70	90.70
Non-interest cash and due from depository institutions	0.84	0.93	0.87	0.91	1.01
Other real estate owned	0.02	0.02	0.02	0.01	0.01
All other assets	8.23	8.02	8.12	8.25	8.21
Memoranda					
Short-term investments	8.88	8.91	8.92	8.86	6.66
US Treasury securities	1.79	1.91	1.95	1.85	1.96
US agency securities (excluding mortgage-backed securities)	0.53	0.64	0.61	0.68	0.80
Municipal securities	1.03	1.24	1.22	1.30	1.64
Mortgage-backed securities	11.78	11.39	11.21	10.68	12.43
Asset-backed securities	0.76	0.77	0.78	0.81	0.95
Other debt securities	0.36	0.47	0.44	0.45	0.51
Loans held-for-sale	0.27	0.26	0.24	0.16	0.17
Loans held for investment	64.57	64.71	64.94	64.20	63.95
Real estate loans secured by 1-4 family	13.38	13.32	13.35	12.91	12.72
Revolving	1.64	1.54	1.56	1.48	1.52
Closed-end, secured by first liens	11.24	11.28	11.27	10.97	10.77
Closed-end, secured by junior liens	0.25	0.25	0.25	0.22	0.19
Commercial real estate loans	25.36	25.90	25.74	25.30	25.63
Construction and land development	3.58	3.91	3.84	3.99	4.17
Multifamily	4.82	4.65	4.71	4.26	4.03
Nonfarm nonresidential	15.80	16.24	16.05	15.94	16.07
Real estate loans secured by farmland	0.31	0.32	0.32	0.30	0.34

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	61.66	62.70	62.45	61.55	62.24
Real estate loans secured by 1-4 family	20.90	20.81	20.84	20.20	20.20
Revolving	2.48	2.33	2.36	2.24	2.35
Closed-end	18.23	18.30	18.30	17.80	17.66
Commercial real estate loans	37.88	38.84	38.56	38.01	38.73
Construction and land development	5.36	5.86	5.75	6.03	6.37
1-4 family	0.91	0.86	0.85	0.96	1.28
Other	4.39	4.89	4.79	4.89	4.87
Multifamily	7.28	6.73	6.81	6.51	6.02
Nonfarm nonresidential	23.50	24.38	24.10	24.01	24.51
Owner-occupied	8.32	8.28	8.27	7.94	8.16
Other	15.01	15.79	15.56	15.75	16.08
Real estate loans secured by farmland	0.46	0.48	0.49	0.46	0.54
Loans to depository institutions and acceptances of other banks	0.02	0.02	0.03	0.02	0.04
Commercial and industrial loans	17.27	17.89	17.48	17.56	18.44
Loans to individuals	5.53	5.89	5.87	6.34	5.91
Credit card loans	0.53	0.66	0.69	0.66	0.55
Agricultural loans	0.29	0.29	0.30	0.26	0.30
Other loans and leases	10.72	8.80	9.33	8.43	8.21
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)					
Real estate loans	387.45	398.91	391.69	404.29	416.38
Real estate loans secured by 1-4 family	130.00	130.55	128.93	130.84	132.74
Revolving	15.54	14.72	14.71	14.72	15.37
Closed-end	112.81	114.20	112.63	115.10	115.64
Commercial real estate loans	240.66	248.34	243.36	251.85	260.39
Construction and land development	33.70	37.47	36.25	39.56	41.90
1-4 family	5.71	5.44	5.30	6.44	9.40
Other	27.21	30.99	29.97	32.27	32.20
Multifamily	47.89	45.72	45.59	43.83	41.83
Nonfarm nonresidential	148.12	155.20	151.37	157.01	163.60
Owner-occupied	51.85	52.82	51.95	51.92	54.13
Other	94.59	100.28	97.33	102.98	107.29
Real estate loans secured by farmland	2.73	2.95	2.95	3.09	3.39
Loans to depository institutions and acceptances of other banks	0.12	0.12	0.16	0.18	0.20
Commercial and industrial loans	101.71	105.58	102.12	107.50	114.99
Loans to individuals	31.29	33.08	32.71	37.34	33.68
Credit card loans	2.70	3.28	3.43	4.00	2.92
Agricultural loans	1.61	1.59	1.64	1.63	1.69
Other loans and leases	61.36	50.56	53.52	50.57	48.55
Supplemental					
Non-owner occupied CRE loans / Gross loans	30.51	31.40	31.16	30.82	31.32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	193.35	200.63	196.26	203.30	210.03
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	248.53	256.02	251.16	258.42	267.87

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Liquidity and Funding

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Total Assets					
Short-term investments	8.88	8.91	8.92	8.86	6.66
Liquid assets	23.51	23.05	22.87	22.74	22.88
Investment securities	18.44	18.60	18.54	18.22	20.69
Net loans and leases	64.24	64.44	64.60	63.69	63.56
Net loans, leases and standby letters of credit	65.09	65.24	65.44	64.50	64.41
Core deposits	67.92	66.70	67.54	65.37	71.23
Noncore funding	16.76	18.21	17.42	19.52	15.08
Time deposits of \$250K or more	3.77	3.73	3.70	3.24	1.88
Foreign deposits	0.26	0.25	0.25	0.20	0.31
Federal funds purchased and repos	1.11	1.03	1.06	1.15	1.28
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.41	0.40	0.39	0.33	0.58
Commercial paper	0.02	0.01	0.01	0.01	0.01
Other borrowings w/remaining maturity of 1 year or less	1.83	2.45	2.06	3.44	3.45
Earning assets that reprice within 1 year	41.43	40.02	40.51	39.25	35.98
Interest-bearing liabilities that reprice within 1 year	12.88	14.08	13.64	13.31	8.24
Long-term debt that reprices within 1 year	0.36	0.31	0.39	0.45	0.48
Net assets that reprice within 1 year	26.76	24.29	25.08	23.53	25.97
Other Liquidity and Funding Ratios					
Net noncore funding dependence	9.72	11.07	10.23	12.91	8.68
Net short-term noncore funding dependence	2.93	3.72	3.22	5.15	3.04
Short-term investment / Short-term noncore funding	93.83	83.03	85.85	68.66	75.35
Liquid assets - short-term noncore funding / Nonliquid assets	18.16	16.18	16.42	14.35	20.56
Net loans and leases / Total deposits	82.59	83.03	82.49	83.94	80.87
Net loans and leases / Core deposits	95.36	97.52	96.46	99.20	89.83
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.21	-5.56	-7.57	-7.27	-9.30
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.47	-8.48	-10.76	-12.60	-17.67
Structured notes appreciation (depreciation) / Tier 1 capital	-0.18	-0.26	-0.31	-0.34	-0.61
Percent of Investment Securities					
Held-to-maturity securities	21.60	24.24	24.24	25.55	26.73
Available-for-sale securities	76.07	73.92	73.87	71.58	71.52
US Treasury securities	10.18	10.72	11.11	10.94	9.64
US agency securities (excluding mortgage-backed securities)	3.10	3.84	3.67	4.10	4.22
Municipal securities	5.95	6.92	6.83	7.22	8.18
Mortgage-backed securities	64.89	62.27	62.26	59.23	61.37
Asset-backed securities	3.98	4.02	4.10	4.37	4.90
Other debt securities	2.49	3.14	2.96	3.13	3.11
Mutual funds and equity securities	0.44	0.31	0.32	0.28	0.26
Debt securities 1 year or less	14.22	13.75	14.19	12.55	9.65
Debt securities 1 to 5 years	21.27	21.30	21.30	19.89	20.56
Debt securities over 5 years	62.37	62.93	62.41	63.64	67.64
Pledged securities	50.93	52.42	50.77	53.76	33.96
Structured notes, fair value	0.11	0.10	0.13	0.13	0.29
Percent Change from Prior Like Quarter					
Short-term investments	12.91	27.21	16.98	72.36	-41.73
Investment securities	7.33	5.60	2.41	-2.35	2.95
Core deposits	8.58	3.25	4.24	-1.83	-0.88
Noncore funding	-0.15	-0.26	-7.18	41.97	89.54

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Derivatives and Off-Balance-Sheet Transactions

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			22.68	23.03	24.92
Standby letters of credit	0.66	0.63	0.63	0.58	0.64
Commercial and similar letters of credit	0.01	0.02	0.02	0.02	0.02
Securities lent	0.13	0.09	0.11	0.14	0.08
Credit derivatives - notional amount (holding company as guarantor)	0.33	0.33	0.32	0.29	0.28
Credit derivatives - notional amount (holding company as beneficiary)	0.32	0.29	0.29	0.22	0.17
Credit derivative contracts w/ purchased credit protection-investment grade	0.27	0.27	0.26	0.24	0.23
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.25	0.23	0.24	0.24	0.19
Derivative contracts	54.35	51.22	50.15	44.21	44.01
Interest rate contracts	34.54	33.55	32.68	29.00	30.91
Interest rate futures and forward contracts	4.25	4.26	3.64	3.19	2.97
Written options contracts (interest rate)	1.75	1.79	1.64	1.17	1.35
Purchased options contracts (interest rate)	2.11	2.15	2.10	1.37	1.55
Interest rate swaps	25.66	24.57	24.59	22.67	22.30
Foreign exchange contracts	9.77	8.71	8.39	5.62	7.03
Futures and forward foreign exchange contracts	5.30	4.70	4.19	3.12	4.23
Written options contracts (foreign exchange)	0.09	0.12	0.11	0.06	0.04
Purchased options contracts (foreign exchange)	0.09	0.12	0.11	0.06	0.04
Foreign exchange rate swaps	2.04	1.51	1.58	0.73	0.94
Equity, commodity, and other derivative contracts	1.35	1.24	1.24	1.81	1.11
Commodity and other futures and forward contracts	0.23	0.17	0.17	0.16	0.08
Written options contracts (commodity and other)	0.38	0.39	0.37	0.38	0.39
Purchased options contracts (commodity and other)	0.36	0.32	0.32	0.31	0.29
Commodity and other swaps	0.33	0.31	0.33	0.27	0.30
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			40.54	41.52	46.42

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Derivatives Analysis

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Notional Amount					
Interest rate contracts	93.01	92.94	92.44	91.96	94.25
Foreign exchange contracts	3.34	3.35	3.52	3.31	3.02
Equity, commodity, and other contracts	1.52	1.41	1.44	1.88	1.07
Futures and forwards	8.64	8.68	8.45	9.04	8.54
Written options	5.19	5.54	4.82	5.08	4.77
Exchange-traded	0.12	0.10	0.11	0.15	0.13
Over-the-counter	4.77	5.10	4.43	4.53	4.43
Purchased options	4.70	4.85	4.66	4.69	4.63
Exchange-traded	0.14	0.12	0.12	0.16	0.14
Over-the-counter	4.20	4.24	4.16	4.04	4.08
Swaps	74.57	74.52	75.85	74.61	78.69
Held for trading	32.10	32.64	32.74	34.68	36.40
Interest rate contracts	26.20	26.28	26.83	28.16	30.08
Foreign exchange contracts	1.74	1.66	1.75	1.55	1.57
Equity, commodity, and other contracts	0.56	0.54	0.56	0.66	0.55
Non-traded	67.90	67.36	67.26	65.32	63.60
Interest rate contracts	63.10	63.21	62.63	60.25	60.36
Foreign exchange contracts	0.48	0.40	0.43	0.39	0.40
Equity, commodity, and other contracts	0.21	0.12	0.15	0.25	0.10
Derivative contracts (excluding futures and forex 14 days or less)	96.02	94.00	95.22	94.55	95.13
One year or less	37.46	34.39	37.36	36.95	33.84
Over 1 year to 5 years	37.38	32.01	33.61	31.12	24.87
Over 5 years	13.01	17.12	16.43	20.67	26.68
Gross negative fair value (absolute value)	0.89	1.14	1.29	1.46	2.13
Gross positive fair value	1.07	1.26	1.49	1.57	2.13
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.04	0.05	0.06	0.07	0.08
Gross positive fair value (X)	0.04	0.05	0.06	0.07	0.08
Held for trading (X)	0.02	0.03	0.04	0.04	0.04
Non-traded (X)	0.01	0.01	0.02	0.02	0.02
Current credit exposure (X)	0.03	0.03	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	0.44	0.46	0.58	0.57	0.51

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2025

Allowance and Net Loan and Lease Losses

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.22	0.20	0.20	0.19	0.11
Provision for loan and lease losses / Average loans and leases	0.35	0.33	0.32	0.33	0.19
Provision for loan and lease losses / Net loan and lease losses	160.18	159.96	133.11	195.87	326.41
Allowance for loan and lease losses / Total loans and leases not held for sale	1.27	1.28	1.27	1.24	1.16
Allowance for loan and lease losses / Total loans and leases	1.26	1.27	1.26	1.23	1.15
Allowance for loan and lease losses / Net loans and leases losses (X)	8.12	9.94	8.15	14.21	39.84
Allowance for loan and lease losses / Nonaccrual assets	229.64	291.65	272.81	347.62	428.70
ALLL / 90+ days past due + nonaccrual loans and leases	197.10	225.81	211.59	263.70	329.69
Gross loan and lease losses / Average loans and leases	0.34	0.33	0.35	0.29	0.16
Recoveries / Average loans and leases	0.07	0.06	0.06	0.06	0.06
Net losses / Average loans and leases	0.27	0.27	0.28	0.22	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	15.77	19.39	26.68	45.25	44.80
Earnings coverage of net loan and lease losses (X)	18.38	17.81	16.23	25.03	55.30
Net Loan and Lease Losses By Type					
Real estate loans	0.07	0.07	0.09	0.04	0.00
Real estate loans secured by 1-4 family	0.01	0.00	0.00	0.00	-0.01
Revolving	0.00	-0.01	-0.01	-0.02	-0.05
Closed-end	0.01	0.00	0.00	0.00	-0.01
Commercial real estate loans	0.13	0.13	0.16	0.08	0.01
Construction and land development	0.03	0.02	0.02	0.02	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.02	0.02	0.02	0.02	-0.01
Multifamily	0.06	0.02	0.03	0.00	0.00
Nonfarm nonresidential	0.16	0.19	0.23	0.12	0.01
Owner-occupied	0.01	0.01	0.01	0.00	0.00
Other	0.15	0.18	0.21	0.11	0.02
Real estate loans secured by farmland	0.00	0.01	0.01	0.00	0.00
Commercial and industrial loans	0.43	0.43	0.48	0.36	0.13
Loans to individuals	1.58	1.77	1.88	1.32	0.80
Credit card loans	3.97	3.85	3.80	2.94	1.88
Agricultural loans	0.11	0.09	0.08	0.05	0.02
Loans to foreign governments and institutions	0.00	0.00	0.00	0.08	0.02
Other loans and leases	0.16	0.19	0.19	0.14	0.13

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2025

Past Due and Nonaccrual Assets

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Percent of Loans and Leases					
30-89 days past due loans and leases	0.38	0.41	0.45	0.40	0.34
90+ days past due loans and leases	0.09	0.11	0.11	0.11	0.10
Nonaccrual loans and leases	0.68	0.60	0.63	0.47	0.35
90+ days past due and nonaccrual loans and leases	0.83	0.79	0.82	0.65	0.50
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.38	0.41	0.45	0.40	0.34
90+ days past due assets	0.09	0.11	0.11	0.11	0.10
Nonaccrual assets	0.69	0.61	0.64	0.48	0.36
30+ days past due and nonaccrual assets	1.25	1.23	1.30	1.08	0.87
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.54	0.51	0.53	0.41	0.31
90+ past due and nonaccrual assets + other real estate owned	0.57	0.53	0.56	0.43	0.33
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.73	0.64	0.68	0.48	0.36
Allowance for loan and lease losses	93.44	81.03	86.82	62.66	52.47
Equity capital + allowance for loan and lease losses	6.16	5.52	5.87	4.32	3.43
Tier 1 capital + allowance for loan and lease losses	6.89	6.11	6.40	4.68	3.71
Loans and leases + other real estate owned	1.11	0.99	1.05	0.75	0.59

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2025

Past Due and Nonaccrual Loans and Leases

		09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.35	0.36	0.38	0.33	0.27
	90+ days past due	0.11	0.11	0.11	0.10	0.09
	Nonaccrual	0.78	0.67	0.73	0.55	0.39
Commercial and industrial	30-89 days past due	0.28	0.29	0.30	0.28	0.25
	90+ days past due	0.03	0.03	0.03	0.03	0.05
	Nonaccrual	0.98	0.82	0.81	0.64	0.48
Individuals	30-89 days past due	0.88	0.93	1.17	1.13	0.99
	90+ days past due	0.11	0.14	0.16	0.14	0.10
	Nonaccrual	0.24	0.25	0.26	0.25	0.22
Depository institution loans	30-89 days past due	0.00	0.09	0.00	0.08	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.00	0.00	0.00	0.01
Agricultural	30-89 days past due	0.18	0.19	0.16	0.16	0.11
	90+ days past due	0.01	0.00	0.01	0.00	0.00
	Nonaccrual	0.45	0.56	0.41	0.25	0.23
Foreign governments	30-89 days past due	0.01	0.00	0.01	0.00	0.13
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.14	0.03	0.12	0.14
Other loans and leases	30-89 days past due	0.09	0.13	0.16	0.17	0.16
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.12	0.13	0.16	0.09	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: 1
Date: 09/30/2025

		09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Memoranda						
1-4 Family	30-89 days past due	0.52	0.56	0.64	0.60	0.48
	90+ days past due	0.21	0.21	0.22	0.21	0.20
	Nonaccrual	0.70	0.60	0.63	0.55	0.56
Revolving	30-89 days past due	0.51	0.55	0.54	0.59	0.43
	90+ days past due	0.03	0.03	0.03	0.03	0.03
	Nonaccrual	0.96	0.85	0.87	0.85	0.83
Closed-End	30-89 days past due	0.51	0.54	0.66	0.58	0.49
	90+ days past due	0.24	0.24	0.24	0.23	0.23
	Nonaccrual	0.65	0.57	0.60	0.53	0.55
Junior Lien	30-89 days past due	0.01	0.01	0.01	0.01	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.02	0.02	0.02
Commercial real estate	30-89 days past due	0.23	0.21	0.23	0.18	0.14
	90+ days past due	0.02	0.02	0.02	0.02	0.01
	Nonaccrual	0.92	0.78	0.87	0.59	0.25
Construction and development	30-89 days past due	0.24	0.22	0.22	0.13	0.12
	90+ days past due	0.01	0.01	0.01	0.01	0.00
	Nonaccrual	0.51	0.31	0.37	0.25	0.13
1-4 family	30-89 days past due	0.03	0.04	0.04	0.04	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.03	0.04	0.03	0.01
Other	30-89 days past due	0.18	0.15	0.16	0.08	0.07
	90+ days past due	0.01	0.00	0.01	0.00	0.00
	Nonaccrual	0.42	0.25	0.31	0.17	0.11
Multifamily	30-89 days past due	0.15	0.10	0.16	0.07	0.06
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.57	0.42	0.55	0.17	0.08
Nonfarm non-residential	30-89 days past due	0.19	0.21	0.18	0.17	0.13
	90+ days past due	0.01	0.02	0.01	0.02	0.01
	Nonaccrual	1.16	1.02	1.08	0.75	0.34
Owner occupied	30-89 days past due	0.06	0.06	0.07	0.05	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.19	0.17	0.13	0.11
Other	30-89 days past due	0.10	0.11	0.10	0.10	0.07
	90+ days past due	0.00	0.01	0.01	0.01	0.00
	Nonaccrual	0.86	0.80	0.85	0.54	0.19
Farmland	30-89 days past due	0.11	0.16	0.09	0.09	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.53	0.47	0.50	0.41	0.39
Credit card	30-89 days past due	1.43	1.82	1.61	1.70	1.26
	90+ days past due	0.81	0.82	0.83	0.82	0.60
	Nonaccrual	0.15	0.32	0.27	0.33	0.18

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2025

Regulatory Capital Components and Ratios

	09/30/2025			09/30/2024			12/31/2024			12/31/2023			12/31/2022		
Capital Ratios															
Common equity tier 1 capital, column A		12.77			12.63			12.79			12.30			11.78	
Common equity tier 1 capital, column B		0.29			0.28			0.28			0.18			0.28	
Tier 1 capital, column A		13.44			13.30			13.49			12.94			12.46	
Tier 1 capital, column B		0.33			0.33			0.33			0.21			0.32	
Total capital, column A		15.29			15.18			15.34			14.79			14.27	
Total capital, column B		0.37			0.36			0.36			0.23			0.36	
Tier 1 leverage		9.97			9.77			9.86			9.48			9.26	
Supplementary leverage ratio, advanced approaches HCs		7.30			7.14			7.14			7.01			6.81	

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2025

Insurance and Broker-Dealer Activities

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	65.86	64.37	63.67	60.99	56.52
Insurance underwriting assets (L/H) / Total insurance underwriting assets	34.14	35.63	36.33	39.01	43.48
Separate account assets (L/H) / Total life assets	5.44	5.62	5.67	5.53	5.49
Insurance activities revenue / Adjusted operating income	0.28	0.31	0.32	0.35	0.34
Premium income / Insurance activities revenue	9.20	6.17	5.89	4.63	2.29
Credit related premium income / Total premium income	41.18	35.29	35.29	36.58	28.99
Other premium income / Total premium income	58.82	64.71	64.71	63.42	71.01
Insurance underwriting net income / Consolidated net income	0.04	0.04	0.05	0.04	0.02
Insurance net income (P/C) / Equity (P/C)	15.31	14.90	16.28	18.28	17.01
Insurance net income (L/H) / Equity (L/H)	13.47	11.04	16.22	24.88	229.06
Insurance benefits, losses, expenses / Insurance premiums	226.58	348.69	330.06	152.16	5,287.80
Reinsurance recovery (P/C) / Total assets (P/C)	0.05	0.06	0.05	0.05	0.06
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	11.30	11.27	11.10	11.21	11.87
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.92	0.61	0.60	0.75	0.55

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2025

Foreign Activities

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Analysis Ratios					
Yield: Foreign loans	1.21	1.62	1.61	1.60	0.93
Cost: Interest-bearing deposits	2.69	2.82	3.14	2.45	0.83
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.05	0.08	0.24	0.34	0.21
Commercial and industrial loans	0.31	0.83	0.84	2.06	0.13
Foreign governments and institutions	0.00	0.00	0.00	0.08	0.02
Growth Rates					
Net loans and leases	-5.00	-5.33	-6.05	-2.13	19.84
Total selected assets	-5.67	1.85	-3.71	-2.36	6.45
Deposits	4.57	3.74	-1.45	0.90	-11.97

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2025

Parent Company Analysis - Part 1

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Profitability					
Net income / Average equity capital	9.41	8.45	8.44	8.99	11.16
Bank net income / Average equity investment in banks	9.87	9.17	9.26	9.91	11.69
Nonbank net income / Average equity investment in nonbanks	8.31	8.11	7.67	8.00	9.13
Subsidiary HCs net income / Average equity investment in sub HCs	9.68	8.03	7.63	7.58	8.63
Bank net income / Parent net income	87.05	87.83	89.37	88.04	88.96
Nonbank net income / Parent net income	3.28	3.73	3.41	3.37	2.62
Subsidiary holding companies' net income / Parent net income	77.06	81.41	74.76	83.67	82.03
Leverage					
Total liabilities / Equity capital	17.29	18.44	18.68	19.16	18.55
Total debt / Equity capital	12.23	13.16	13.19	13.80	13.06
Total debt + notes payable to subs that issued TPS / Equity capital	13.61	14.82	14.79	15.53	15.11
Total debt + Loans guaranteed for affiliate / Equity capital	12.37	13.30	13.35	13.95	13.15
Total debt / Equity capital - excess over fair value	12.33	13.28	13.31	13.91	13.21
Long-term debt / Equity capital	11.81	12.21	12.19	13.06	12.27
Short-term debt / Equity capital	0.34	0.83	0.79	0.58	0.50
Current portion of long-term debt / Equity capital	0.18	0.29	0.39	0.29	0.07
Excess cost over fair value / Equity capital	0.10	0.11	0.11	0.10	0.10
Long-term debt / Consolidated long-term debt	39.13	36.35	37.93	37.23	40.56
Double Leverage					
Equity investment in subs / Equity capital	101.97	102.48	102.12	102.59	104.31
Total investment in subs / Equity capital	108.79	109.50	109.26	109.86	109.37
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)	0.27	0.39	0.31	0.41	0.43
Equity investment in subs - equity cap / Net income-div (X)	1.26	1.65	1.66	1.94	1.27
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	146.43	130.18	135.66	132.05	139.25
Cash from ops + noncash items + op expense / Op expense + dividend	163.37	137.07	139.35	143.06	132.32
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	106.25	115.31	119.57	111.05	102.83
Pretax operating income + interest expense / Interest expense	2,130.35	2,013.53	2,101.67	1,786.07	1,665.41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,070.72	893.19	919.60	920.71	1,303.55
Dividends + interest from subsidiaries / Interest expense + dividends	164.22	148.22	149.62	146.71	162.23
Fees + other income from subsidiaries / Salary + other expenses	10.02	9.96	9.23	10.74	9.42
Net income / Current part of long-term debt + preferred dividends (X)	25.56	19.39	19.42	26.45	30.79
Other Ratios					
Net assets that reprice within 1 year / Total assets	3.93	3.86	4.12	3.53	3.61
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.07	0.10	0.28	0.23	0.71
Nonaccrual	38.15	7.94	16.15	0.24	0.47
Total	38.22	8.04	16.43	0.46	1.18
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.01	0.01	0.01	0.00	0.01
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.01	0.01	0.01	0.00	0.03
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	2.79	2.32	2.25	2.78	1.77
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.15	0.14	0.13	0.13	0.06

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2025

Parent Company Analysis - Part 2

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	69.04	76.65	75.84	76.19	70.66
Dividends declared / Net income	31.78	37.50	42.95	40.16	32.07
Net income - dividends / Average equity	6.22	5.11	5.09	5.39	7.59
Percent of Dividends Paid					
Dividends from bank subsidiaries	152.91	126.47	130.25	127.62	137.86
Dividends from nonbank subsidiaries	4.43	2.99	3.26	4.15	3.42
Dividends from subsidiary holding companies	8.36	4.66	5.02	7.67	4.71
Dividends from all subsidiaries	202.90	167.32	168.96	166.88	184.33
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	57.32	52.87	63.23	60.39	51.32
Interest income from bank subsidiaries	1.26	1.47	1.70	1.05	0.27
Management and service fees from bank subsidiaries	0.98	1.04	0.99	0.86	0.93
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	66.89	61.89	67.65	64.65	53.82
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	63.25	57.75	68.95	70.58	66.96
Interest income from nonbank subsidiaries	16.94	9.19	16.16	8.28	6.39
Management and serv fees from nonbank subsidiaries	1.39	0.74	0.99	0.75	0.33
Other income from nonbank subsidiaries	3.32	0.15	0.07	0.09	-0.30
Operating income from nonbank subsidiaries	129.92	92.78	103.11	102.96	90.33
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	39.34	32.57	42.12	59.76	1,198.53
Interest income from subsidiary holding companies	8.02	9.26	9.69	15.66	119.53
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.06	0.25
Other income from subsidiary holding companies	0.00	0.00	-0.87	0.00	-2.19
Operating income from subsidiary holding companies	49.25	41.66	51.88	77.07	1,316.12
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	68.85	68.30	70.93	70.01	71.92
Interest income from bank subsidiaries	1.98	2.76	2.13	1.71	0.55
Management and service fees from bank subsidiaries	1.12	1.50	1.30	1.11	0.98
Other income from bank subsidiaries	0.01	0.02	0.01	0.01	0.01
Operating income from bank subsidiaries	81.37	83.73	83.63	83.97	83.18
Dividends from nonbank subsidiaries	2.14	1.83	1.76	2.22	2.77
Interest income from nonbank subsidiaries	0.23	0.30	0.30	0.27	0.19
Management and service fees from nonbank subsidiaries	0.01	0.02	0.01	0.01	0.01
Other income from nonbank subsidiaries	0.01	0.01	0.00	0.01	0.00
Operating income from nonbank subsidiaries	3.91	3.61	3.37	3.90	3.52
Dividends from subsidiary holding companies	2.06	1.35	1.52	2.85	2.41
Interest income from subsidiary holding companies	0.02	0.09	0.08	0.23	0.02
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	2.66	2.51	2.61	4.56	3.88
Loans and advances from subsidiaries / Short term debt	254.91	161.42	1,041.00	184.19	216.83
Loans and advances from subsidiaries / Total debt	39.98	30.05	33.25	30.30	25.28

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 09/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									134
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.97	1.71	2.05	2.56	3.01	3.32	3.71	4.61	134
+ Non-interest income	1.00	0.26	0.31	0.50	0.81	1.40	2.04	3.32	134
- Overhead expense	2.39	1.48	1.70	2.00	2.38	2.68	3.13	4.20	134
- Provision for credit losses	0.23	0.01	0.04	0.09	0.20	0.33	0.55	0.86	134
+ Securities gains (losses)	-0.01	-0.29	-0.05	0.00	0.00	0.00	0.00	0.02	134
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	134
= Pretax net operating income (tax equivalent)	1.36	0.32	0.69	1.03	1.34	1.65	2.17	2.54	134
Net operating income	1.03	0.14	0.43	0.76	1.04	1.27	1.71	1.95	134
Net income	1.03	0.14	0.43	0.76	1.04	1.27	1.71	1.95	134
Net income (Subchapter S adjusted)	1.16	0.87	0.91	1.00	1.16	1.33	1.42	1.46	2
Percent of Average Earning Assets									
Interest income (tax equivalent)	5.46	4.50	4.70	5.05	5.42	5.81	6.41	6.94	134
Interest expense	2.24	1.29	1.44	1.84	2.22	2.63	3.13	3.91	134
Net interest income (tax equivalent)	3.22	1.77	2.19	2.80	3.26	3.66	4.06	5.02	134
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.27	0.01	0.03	0.11	0.21	0.41	0.66	1.26	134
Earnings coverage of net loan and lease losses (X)	18.38	0.98	2.44	5.71	10.57	19.98	57.48	163.43	134
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.27	0.47	0.79	1.04	1.22	1.45	1.89	2.48	134
Allowance for loan and lease losses / Total loans and leases	1.26	0.47	0.77	1.03	1.22	1.44	1.88	2.47	134
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.22	0.27	0.43	0.64	0.99	1.36	1.75	134
30-89 days past due loans and leases / Total loans and leases	0.38	0.07	0.12	0.19	0.32	0.49	0.89	1.23	134
Liquidity and Funding									
Net noncore funding dependence	9.72	-5.88	-4.32	1.59	8.58	17.00	28.64	36.22	134
Net short-term noncore funding dependence	2.93	-20.09	-8.44	-3.15	2.99	8.76	16.48	22.42	134
Net loans and leases / Total assets	64.24	25.25	41.78	57.69	66.81	72.95	77.71	79.43	134
Capitalization									
Tier 1 leverage ratio	9.97	6.81	8.05	9.03	9.73	11.04	11.89	13.06	134
Holding company equity capital / Total assets	11.13	7.46	7.89	9.45	11.18	12.57	14.49	16.58	134
Total equity capital (including minority interest) / Total assets	11.26	7.67	8.12	9.68	11.25	12.57	14.49	16.58	134
Common equity tier 1 capital / Total risk-weighted assets	12.79	10.16	10.44	11.02	12.22	14.14	16.60	19.44	133
Net loans and leases / Equity capital (X)	5.84	2.99	3.46	4.67	5.75	7.00	8.33	8.92	134
Cash dividends / Net income	31.78	0.00	0.00	20.74	33.46	46.90	66.43	81.27	128
Cash dividends / Net income (Subchapter S adjusted)	23.87	18.80	19.37	21.05	23.87	26.68	28.37	28.93	2
Growth Rates									
Assets	6.89	-4.54	-2.43	0.66	3.33	9.55	29.92	46.58	134
Equity capital	8.90	-3.98	-0.38	3.41	7.09	11.09	21.02	49.43	134
Net loans and leases	7.55	-5.90	-2.73	0.53	4.58	9.59	30.23	47.79	134
Noncore funding	-0.15	-38.44	-25.31	-16.70	-1.46	12.09	39.98	51.87	134
Parent Company Ratios									
Short-term debt / Equity capital	0.34	0.00	0.00	0.00	0.00	0.00	2.73	5.41	134
Long-term debt / Equity capital	11.81	0.00	0.00	0.05	5.79	15.71	52.87	73.85	134
Equity investment in subsidiaries / Equity capital	101.97	92.54	93.91	97.44	100.49	104.43	115.30	120.54	134
Cash from ops + noncash items + op expense / Op expense + dividends	163.37	11.46	62.65	102.80	151.88	208.46	326.11	440.11	131

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2025

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)	5.05	4.06	4.34	4.64	5.01	5.39	5.94	6.53	134
Less: Interest expense	2.09	1.18	1.31	1.66	2.04	2.51	2.96	3.70	134
Equals: Net interest income (tax equivalent)	2.97	1.71	2.05	2.56	3.01	3.32	3.71	4.61	134
Plus: Non-interest income	1.00	0.26	0.31	0.50	0.81	1.40	2.04	3.32	134
Equals: adjusted operating income (tax equivalent)	4.02	2.57	3.00	3.42	3.96	4.54	5.29	6.40	134
Less: Overhead expense	2.39	1.48	1.70	2.00	2.38	2.68	3.13	4.20	134
Less: Provision for credit losses	0.23	0.01	0.04	0.09	0.20	0.33	0.55	0.86	134
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	134
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.29	-0.05	0.00	0.00	0.00	0.00	0.02	134
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	134
Equals: Pretax net operating income (tax equivalent)	1.36	0.32	0.69	1.03	1.34	1.65	2.17	2.54	134
Less: Applicable income taxes (tax equivalent)	0.31	0.06	0.13	0.23	0.30	0.38	0.53	0.65	134
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
Equals: Net operating income	1.03	0.14	0.43	0.76	1.04	1.27	1.71	1.95	134
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Equals: Net income	1.03	0.14	0.43	0.76	1.04	1.27	1.71	1.95	134
Memo: Net income (last four quarters)	1.00	0.18	0.41	0.75	1.03	1.26	1.67	1.81	134
Net income-BHC and noncontrolling (minority) interest	1.05	0.14	0.48	0.80	1.06	1.27	1.71	1.95	134
Margin Analysis									
Average earning assets / Average assets	92.72	88.07	88.94	90.87	92.60	94.66	96.46	97.39	134
Average interest-bearing funds / Average assets	67.42	55.46	58.36	62.19	66.58	72.82	78.66	83.16	134
Interest income (tax equivalent) / Average earning assets	5.46	4.50	4.70	5.05	5.42	5.81	6.41	6.94	134
Interest expense / Average earning assets	2.24	1.29	1.44	1.84	2.22	2.63	3.13	3.91	134
Net interest income (tax equivalent) / Average earning assets	3.22	1.77	2.19	2.80	3.26	3.66	4.06	5.02	134
Yield or Cost									
Total loans and leases (tax equivalent)	6.19	5.10	5.33	5.72	6.06	6.54	7.46	8.40	134
Interest-bearing bank balances	4.21	2.42	3.13	3.86	4.25	4.70	5.16	5.78	134
Federal funds sold and reverse repos	4.80	0.00	1.41	4.02	4.65	5.13	8.24	9.95	68
Trading assets	1.52	0.00	0.00	0.00	0.07	3.50	4.90	5.64	85
Total earning assets	5.43	4.49	4.70	5.02	5.38	5.79	6.39	6.88	134
Investment securities (tax equivalent)	3.42	2.02	2.40	2.87	3.43	3.92	4.42	4.81	134
US Treasury and agency securities (excluding mortgage-backed securities)	3.22	1.22	1.47	2.21	3.37	4.11	4.66	5.27	127
Mortgage-backed securities	3.26	1.89	2.06	2.64	3.27	3.88	4.40	4.72	133
All other securities	4.25	2.24	2.66	3.15	4.07	4.86	6.77	9.22	131
Interest-bearing deposits	2.80	1.87	2.10	2.39	2.75	3.20	3.73	3.88	134
Time deposits of \$250K or more	3.80	2.96	3.20	3.59	3.81	4.09	4.32	4.45	132
Time deposits < \$250K	3.86	3.01	3.20	3.57	3.83	4.17	4.51	4.69	132
Other domestic deposits	2.52	1.41	1.61	2.03	2.46	3.10	3.49	3.75	134
Foreign deposits	2.69	0.96	1.06	1.92	2.57	3.28	3.98	5.84	24
Federal funds purchased and repos	3.51	0.13	1.01	2.33	3.36	4.46	5.96	9.53	114
Other borrowed funds and trading liabilities	3.92	0.27	2.03	3.37	4.09	4.61	5.29	5.86	134
All interest-bearing funds	3.06	2.12	2.19	2.57	3.02	3.52	4.08	4.78	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 09/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	3.18	0.00	0.00	0.13	2.35	5.44	9.98	13.65	134
Overhead expenses / Net Interest Income + non-interest income	60.47	43.98	47.38	55.84	61.23	65.78	72.86	76.94	134
Percent of Average Assets									
Total overhead expense	2.39	1.48	1.70	2.00	2.38	2.68	3.13	4.20	134
Personnel expense	1.30	0.75	0.86	1.07	1.27	1.52	1.82	2.14	134
Net occupancy expense	0.23	0.07	0.10	0.17	0.22	0.30	0.36	0.41	134
Other operating expenses	0.85	0.46	0.53	0.64	0.79	0.95	1.35	1.71	134
Overhead less non-interest income	1.36	-0.23	0.49	1.09	1.40	1.72	2.02	2.20	134
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	60.08	43.98	47.37	55.34	60.43	65.40	72.71	76.61	134
Personnel expense	32.48	19.79	22.08	28.84	33.17	36.15	40.97	44.41	134
Net occupancy expense	5.77	1.92	2.72	4.25	5.53	7.03	9.43	10.48	134
Other operating expenses	21.04	13.38	14.94	17.51	20.03	23.97	29.08	36.91	134
Total non-interest income	23.94	8.61	10.41	13.90	19.82	30.18	50.33	67.01	134
Fiduciary activities income	2.17	0.00	0.00	0.00	1.27	3.76	7.41	12.24	134
Service charges on domestic deposit accounts	3.03	0.01	0.21	1.72	3.15	4.34	5.28	5.98	134
Trading revenue	0.79	-0.03	0.00	0.00	0.00	0.86	3.22	10.43	134
Investment banking fees and commissions	2.52	0.00	0.00	0.28	1.79	3.75	8.31	16.84	134
Insurance activities revenue	0.28	0.00	0.00	0.00	0.03	0.27	1.41	2.69	134
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.22	134
Net servicing fees	0.46	0.00	0.00	0.02	0.22	0.68	1.72	2.89	134
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.11	134
Net gain (loss) - sales of loans, OREO, and other assets	1.06	-0.17	-0.02	0.10	0.65	1.61	3.18	7.56	134
Other non-interest income	8.69	3.36	3.76	5.28	7.59	11.47	19.27	21.45	134
Overhead less non-interest income	35.01	-2.35	14.73	26.26	36.29	45.51	51.68	60.34	134
Applicable income taxes / Pretax net operating income (tax equivalent)	20.95	10.27	14.51	18.81	21.33	23.22	26.01	28.69	130
Applicable income tax + TE / Pretax net operating income + TE	23.19	15.04	18.90	21.46	22.85	24.73	29.50	33.71	130

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 09/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	40.55	5.93	10.34	25.65	44.57	54.87	61.31	68.48	134
Commercial and industrial loans	10.82	1.61	2.81	6.18	10.30	15.05	19.85	25.15	134
Loans to individuals	3.20	0.01	0.07	0.39	1.10	5.32	11.67	18.90	134
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.27	134
Agricultural loans	0.19	0.00	0.00	0.00	0.02	0.23	0.97	1.78	134
Other loans and leases	5.90	0.50	0.80	1.87	4.39	9.47	14.44	17.37	134
Net loans and leases	64.24	25.25	41.78	57.69	66.81	72.95	77.71	79.43	134
Debt securities over 1 year	15.65	2.90	7.44	11.38	15.32	20.21	24.63	29.14	134
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.04	0.10	0.29	0.43	134
Subtotal	80.62	46.15	62.53	77.08	83.16	87.03	88.94	89.67	134
Interest-bearing bank balances	5.08	0.95	1.16	2.38	4.65	6.77	11.17	15.11	134
Federal funds sold and reverse repos	0.59	0.00	0.00	0.00	0.00	0.04	3.52	10.48	134
Debt securities 1 year or less	2.28	0.18	0.29	0.88	1.70	3.52	5.43	8.09	134
Trading assets	0.65	0.00	0.00	0.00	0.05	0.43	3.02	10.57	134
Total earning assets	90.90	84.89	87.46	89.05	90.79	92.59	94.61	95.27	134
Non-interest cash and due from depository institutions	0.84	0.16	0.25	0.54	0.83	1.11	1.45	1.57	134
Other real estate owned	0.02	0.00	0.00	0.00	0.01	0.03	0.06	0.14	134
All other assets	8.23	4.07	4.80	6.64	8.24	9.80	11.66	13.93	134
Memoranda									
Short-term investments	8.88	2.01	2.59	4.00	7.24	11.38	23.10	29.56	134
US Treasury securities	1.79	0.00	0.00	0.00	0.76	3.05	7.24	9.30	134
US agency securities (excluding mortgage-backed securities)	0.53	0.00	0.00	0.00	0.20	0.95	1.97	3.39	134
Municipal securities	1.03	0.00	0.00	0.03	0.51	2.00	3.47	6.01	134
Mortgage-backed securities	11.78	1.04	3.45	8.24	11.81	15.81	19.97	22.40	134
Asset-backed securities	0.76	0.00	0.00	0.00	0.30	1.47	2.87	3.81	134
Other debt securities	0.36	0.00	0.00	0.01	0.21	0.65	1.19	2.26	134
Loans held-for-sale	0.27	0.00	0.00	0.02	0.12	0.41	1.10	1.62	134
Loans held for investment	64.57	25.41	42.27	57.86	67.45	73.34	78.36	80.15	134
Real estate loans secured by 1-4 family	13.38	1.17	2.46	7.20	13.27	17.95	25.71	30.53	134
Revolving	1.64	0.00	0.02	0.38	1.38	2.73	3.82	4.43	134
Closed-end, secured by first liens	11.24	0.25	1.81	6.69	11.10	15.58	22.41	27.63	134
Closed-end, secured by junior liens	0.25	0.00	0.01	0.03	0.11	0.33	0.99	1.59	134
Commercial real estate loans	25.36	0.87	3.71	13.99	25.22	37.84	42.29	45.03	134
Construction and land development	3.58	0.02	0.28	1.38	3.40	5.57	7.46	9.39	134
Multifamily	4.82	0.13	0.35	1.50	4.03	6.35	13.96	23.10	134
Nonfarm nonresidential	15.80	0.44	2.19	7.70	15.17	24.58	29.98	31.57	134
Real estate loans secured by farmland	0.31	0.00	0.00	0.00	0.05	0.44	1.60	2.10	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 09/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	61.66	18.89	29.07	44.71	65.05	79.17	85.20	88.62	134
Real estate loans secured by 1-4 family	20.90	1.79	5.47	13.92	21.52	27.87	37.09	41.35	134
Revolving	2.48	0.00	0.06	0.77	2.11	3.82	5.64	6.67	134
Closed-end	18.23	1.57	3.92	12.18	18.29	24.23	32.94	39.34	134
Commercial real estate loans	37.88	4.76	8.83	23.28	39.96	54.91	59.08	64.50	134
Construction and land development	5.36	0.04	0.43	2.50	4.82	8.07	11.44	13.60	134
1-4 family	0.91	0.00	0.00	0.10	0.60	1.71	2.79	3.08	134
Other	4.39	0.01	0.40	1.64	4.12	6.76	9.13	10.70	134
Multifamily	7.28	0.21	1.00	2.94	6.17	9.55	17.93	31.10	134
Nonfarm nonresidential	23.50	3.01	4.36	13.26	23.77	33.96	41.15	43.22	134
Owner-occupied	8.32	0.00	0.34	3.74	8.04	13.01	16.32	19.10	134
Other	15.01	2.24	3.29	8.38	15.19	22.30	26.01	29.34	134
Real estate loans secured by farmland	0.46	0.00	0.00	0.00	0.08	0.64	2.22	3.39	134
Loans to depository institutions and acceptances of other banks	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.64	134
Commercial and industrial loans	17.27	3.14	6.25	10.09	15.35	23.54	33.64	38.52	134
Loans to individuals	5.53	0.01	0.10	0.56	1.88	10.56	19.01	30.52	134
Credit card loans	0.53	0.00	0.00	0.00	0.00	0.40	2.10	8.06	134
Agricultural loans	0.29	0.00	0.00	0.00	0.03	0.34	1.65	2.84	134
Other loans and leases	10.72	0.79	1.11	2.82	7.35	17.12	27.13	44.48	134
Loans & Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)									
Real estate loans	387.45	66.14	117.63	244.38	411.70	525.23	614.61	679.71	133
Real estate loans secured by 1-4 family	130.00	11.03	21.06	76.78	121.68	181.14	254.03	308.41	133
Revolving	15.54	0.03	0.27	3.82	12.77	24.91	36.98	42.13	133
Closed-end	112.81	9.27	16.18	70.14	104.15	152.74	240.37	274.09	133
Commercial real estate loans	240.66	13.15	37.36	128.34	238.74	364.79	424.65	446.74	133
Construction and land development	33.70	0.40	2.81	13.45	31.37	53.53	71.11	80.32	133
1-4 family	5.71	0.00	0.00	0.61	4.19	10.84	16.30	21.35	133
Other	27.21	0.25	2.09	9.58	25.94	42.89	58.11	60.70	133
Multifamily	47.89	1.41	4.28	14.48	35.61	61.38	137.00	240.26	133
Nonfarm nonresidential	148.12	8.23	18.05	70.29	138.22	224.06	274.47	319.30	133
Owner-occupied	51.85	0.03	2.08	20.66	49.79	80.14	111.58	120.77	133
Other	94.59	7.42	13.31	45.02	96.13	142.21	178.47	190.09	133
Real estate loans secured by farmland	2.73	0.00	0.00	0.01	0.57	4.03	14.77	19.88	133
Loans to depository institutions and acceptances of other banks	0.12	0.00	0.00	0.00	0.00	0.01	0.41	3.37	133
Commercial and industrial loans	101.71	18.64	31.17	56.92	94.74	143.03	191.16	225.72	133
Loans to individuals	31.29	0.09	0.65	2.81	11.14	48.90	110.91	167.26	133
Credit card loans	2.70	0.00	0.00	0.00	0.00	2.23	11.53	44.02	133
Agricultural loans	1.61	0.00	0.00	0.00	0.17	1.74	7.99	14.85	133
Other loans and leases	61.36	4.73	7.58	16.10	40.73	90.44	166.88	217.10	133
Supplemental									
Non-owner occupied CRE loans / Gross loans	30.51	5.11	9.81	19.46	31.61	41.76	49.42	54.16	134
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	193.35	16.34	45.85	102.24	197.79	274.46	348.77	402.96	133
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	248.53	19.50	48.81	133.62	248.84	368.12	428.38	449.80	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2025

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.88	2.01	2.59	4.00	7.24	11.38	23.10	29.56	134
Liquid assets	23.51	10.70	12.21	15.30	21.96	29.62	42.82	55.82	134
Investment securities	18.44	5.87	9.10	13.43	18.03	22.70	30.13	32.89	134
Net loans and leases	64.24	25.25	41.78	57.69	66.81	72.95	77.71	79.43	134
Net loans, leases and standby letters of credit	65.09	27.65	43.09	58.54	67.57	73.25	78.31	79.59	134
Core deposits	67.92	36.59	47.08	62.00	71.04	76.18	80.37	81.47	134
Noncore funding	16.76	3.78	5.21	8.84	13.88	22.64	36.98	42.72	134
Time deposits of \$250K or more	3.77	0.84	1.34	2.06	3.14	5.03	7.73	9.56	134
Foreign deposits	0.26	0.00	0.00	0.00	0.00	0.00	1.02	6.01	134
Federal funds purchased and repos	1.11	0.00	0.00	0.00	0.21	1.07	5.49	10.90	134
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Net federal funds purchased (sold)	0.41	-2.14	-0.06	0.00	0.08	0.80	2.13	3.74	134
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.61	134
Other borrowings w/remaining maturity of 1 year or less	1.83	0.00	0.00	0.04	1.24	3.14	6.12	9.12	134
Earning assets that reprice within 1 year	41.43	19.11	24.12	32.49	42.15	49.48	58.19	66.28	134
Interest-bearing liabilities that reprice within 1 year	12.88	3.54	5.70	8.23	12.10	16.32	22.88	33.17	134
Long-term debt that reprices within 1 year	0.36	0.00	0.00	0.00	0.00	0.53	1.66	3.06	134
Net assets that reprice within 1 year	26.76	0.61	5.49	15.77	28.39	36.77	45.78	49.20	134
Other Liquidity and Funding Ratios									
Net noncore funding dependence	9.72	-5.88	-4.32	1.59	8.58	17.00	28.64	36.22	134
Net short-term noncore funding dependence	2.93	-20.09	-8.44	-3.15	2.99	8.76	16.48	22.42	134
Short-term investment / Short-term noncore funding	93.83	13.03	17.30	33.49	68.14	138.42	228.50	306.62	134
Liquid assets - short-term noncore funding / Nonliquid assets	18.16	-11.67	-4.95	4.55	14.66	29.41	48.87	77.77	134
Net loans and leases / Total deposits	82.59	55.42	63.20	74.58	83.73	90.02	98.70	104.93	134
Net loans and leases / Core deposits	95.36	66.66	71.31	81.37	95.05	106.75	122.11	133.54	134
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.21	-21.57	-15.54	-8.42	-4.11	-1.23	0.00	0.01	108
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.47	-19.83	-15.98	-10.10	-6.05	-1.92	-0.19	-0.01	133
Structured notes appreciation (depreciation) / Tier 1 capital	-0.18	-0.74	-0.69	-0.26	-0.02	0.00	0.01	0.02	25
Percent of Investment Securities									
Held-to-maturity securities	21.60	0.00	0.00	0.31	25.89	37.28	48.60	58.09	134
Available-for-sale securities	76.07	41.85	51.33	61.86	73.52	96.01	99.86	99.98	134
US Treasury securities	10.18	0.00	0.00	0.02	4.14	16.81	39.37	58.78	134
US agency securities (excluding mortgage-backed securities)	3.10	0.00	0.00	0.00	1.28	5.95	11.62	17.83	134
Municipal securities	5.95	0.00	0.00	0.23	3.61	10.61	18.96	27.58	134
Mortgage-backed securities	64.89	14.36	25.75	47.15	70.48	80.75	92.01	95.22	134
Asset-backed securities	3.98	0.00	0.00	0.00	2.13	7.91	13.38	16.25	134
Other debt securities	2.49	0.00	0.00	0.07	1.11	4.25	9.44	20.08	134
Mutual funds and equity securities	0.44	0.00	0.00	0.01	0.20	0.61	1.94	3.43	134
Debt securities 1 year or less	14.22	1.00	2.24	5.68	10.20	21.91	35.62	43.01	134
Debt securities 1 to 5 years	21.27	1.76	3.76	8.17	17.51	33.24	43.89	49.90	134
Debt securities over 5 years	62.37	17.54	27.21	49.32	63.71	75.90	89.47	93.14	134
Pledged securities	50.93	6.13	10.39	32.57	54.68	69.05	84.98	93.52	134
Structured notes, fair value	0.11	0.00	0.00	0.00	0.00	0.00	0.45	2.08	134
Percent Change from Prior Like Quarter									
Short-term investments	12.91	-46.61	-35.46	-11.29	5.56	33.09	72.24	146.32	134
Investment securities	7.33	-18.89	-9.36	-4.25	4.95	14.95	37.13	51.44	134
Core deposits	8.58	-1.55	-0.70	1.16	4.81	9.85	32.08	50.53	134
Noncore funding	-0.15	-38.44	-25.31	-16.70	-1.46	12.09	39.98	51.87	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:09/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	93.01	32.57	67.65	88.77	99.85	100.00	100.00	100.00	133
Foreign exchange contracts	3.34	0.00	0.00	0.00	0.02	3.86	19.25	32.17	133
Equity, commodity, and other contracts	1.52	0.00	0.00	0.00	0.00	0.47	10.05	21.59	133
Futures and forwards									
Futures and forwards	8.64	0.00	0.00	0.26	3.20	12.95	35.83	62.10	133
Written options									
Written options	5.19	0.00	0.00	0.55	2.86	10.17	16.18	23.56	133
Exchange-traded	0.12	0.00	0.00	0.00	0.00	0.00	1.04	2.08	133
Over-the-counter	4.77	0.00	0.00	0.53	2.72	8.94	14.89	23.56	133
Purchased options									
Purchased options	4.70	0.00	0.00	0.00	1.76	10.09	17.50	23.46	133
Exchange-traded	0.14	0.00	0.00	0.00	0.00	0.00	0.89	2.38	133
Over-the-counter	4.20	0.00	0.00	0.00	1.44	7.92	16.63	23.46	133
Swaps	74.57	6.50	27.76	62.62	81.59	95.05	99.70	100.00	133
Held for trading									
Held for trading	32.10	0.00	0.00	0.00	2.98	77.02	97.04	98.92	133
Interest rate contracts	26.20	0.00	0.00	0.00	1.63	64.54	83.62	91.05	133
Foreign exchange contracts	1.74	0.00	0.00	0.00	0.00	0.26	10.68	24.82	133
Equity, commodity, and other contracts	0.56	0.00	0.00	0.00	0.00	0.00	3.59	10.52	133
Non-traded									
Non-traded	67.90	1.08	2.96	22.98	97.02	100.00	100.00	100.00	133
Interest rate contracts	63.10	0.44	2.20	18.77	75.24	100.00	100.00	100.00	133
Foreign exchange contracts	0.48	0.00	0.00	0.00	0.00	0.25	2.31	10.15	133
Equity, commodity, and other contracts	0.21	0.00	0.00	0.00	0.00	0.00	0.72	5.65	133
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	96.02	44.44	79.78	90.54	98.36	102.12	109.47	125.51	133
One year or less	37.46	0.26	3.11	10.42	31.12	62.38	96.66	102.33	133
Over 1 year to 5 years	37.38	0.00	0.08	19.92	41.45	58.82	70.57	77.24	133
Over 5 years	13.01	0.00	0.01	4.47	12.13	21.65	33.79	44.31	133
Gross negative fair value (absolute value)	0.89	0.01	0.09	0.42	0.88	1.29	1.77	2.26	133
Gross positive fair value	1.07	0.12	0.27	0.52	1.03	1.44	2.29	2.61	133
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.04	0.00	0.00	0.01	0.02	0.05	0.12	0.53	133
Gross positive fair value (X)	0.04	0.00	0.00	0.01	0.02	0.05	0.13	0.54	133
Held for trading (X)	0.02	0.00	0.00	0.00	0.00	0.03	0.08	0.54	133
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.07	133
Current credit exposure (X)	0.03	0.00	0.00	0.00	0.01	0.04	0.12	0.24	133
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
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	133
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Other Ratios									
Current credit exposure / Risk-weighted assets	0.44	0.00	0.00	0.07	0.18	0.46	1.52	4.05	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2025

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.22	0.01	0.02	0.08	0.18	0.31	0.51	0.85	134
Provision for loan and lease losses / Average loans and leases	0.35	0.01	0.06	0.15	0.28	0.51	0.82	1.28	134
Provision for loan and lease losses / Net loan and lease losses	160.18	20.86	58.73	93.18	126.90	176.30	390.75	601.59	134
Allowance for loan and lease losses / Total loans and leases not held for sale	1.27	0.47	0.79	1.04	1.22	1.45	1.89	2.48	134
Allowance for loan and lease losses / Total loans and leases	1.26	0.47	0.77	1.03	1.22	1.44	1.88	2.47	134
Allowance for loan and lease losses / Net loans and leases losses (X)	8.12	1.78	2.49	3.36	5.79	10.99	21.22	37.68	130
Allowance for loan and lease losses / Nonaccrual assets	229.64	62.18	82.54	131.04	196.64	298.39	458.00	684.55	134
ALLL / 90+ days past due + nonaccrual loans and leases	197.10	40.46	72.48	111.56	178.59	264.51	395.67	474.77	134
Gross loan and lease losses / Average loans and leases	0.34	0.02	0.05	0.14	0.26	0.50	0.80	1.70	134
Recoveries / Average loans and leases	0.07	0.00	0.01	0.02	0.05	0.10	0.16	0.35	134
Net losses / Average loans and leases	0.27	0.01	0.03	0.11	0.21	0.41	0.66	1.26	134
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	134
Recoveries / Prior year-end losses	15.77	2.82	4.36	9.82	14.87	20.98	28.89	37.63	134
Earnings coverage of net loan and lease losses (X)	18.38	0.98	2.44	5.71	10.57	19.98	57.48	163.43	134
Net Loan and Lease Losses By Type									
Real estate loans	0.07	-0.02	-0.01	0.00	0.04	0.13	0.18	0.31	133
Real estate loans secured by 1-4 family	0.01	-0.03	-0.02	-0.01	0.00	0.02	0.04	0.07	130
Revolving	0.00	-0.19	-0.07	-0.02	0.00	0.01	0.08	0.16	127
Closed-end	0.01	-0.03	-0.02	0.00	0.00	0.01	0.04	0.07	130
Commercial real estate loans	0.13	-0.02	0.00	0.00	0.06	0.23	0.42	0.67	131
Construction and land development	0.03	-0.03	-0.02	0.00	0.00	0.02	0.20	0.45	128
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	128
Other	0.02	-0.02	-0.01	0.00	0.00	0.02	0.17	0.43	128
Multifamily	0.06	-0.02	0.00	0.00	0.00	0.06	0.37	0.78	130
Nonfarm nonresidential	0.16	-0.01	0.00	0.00	0.08	0.28	0.59	0.93	129
Owner-occupied	0.01	-0.01	-0.01	0.00	0.00	0.02	0.05	0.09	129
Other	0.15	-0.01	0.00	0.00	0.04	0.25	0.55	0.92	129
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	105
Commercial and industrial loans	0.43	0.00	0.04	0.14	0.35	0.65	1.12	1.32	133
Loans to individuals	1.58	0.10	0.20	0.68	1.27	2.29	3.91	4.77	116
Credit card loans	3.97	0.39	1.85	3.02	3.85	4.78	5.97	6.82	66
Agricultural loans	0.11	-0.11	-0.03	0.00	0.00	0.00	0.88	1.44	100
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	15
Other loans and leases	0.16	-0.05	0.00	0.00	0.04	0.27	0.64	1.02	133

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2025

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	0.38	0.07	0.12	0.19	0.32	0.49	0.89	1.23	134
90+ days past due loans and leases	0.09	0.00	0.00	0.00	0.02	0.16	0.38	0.69	134
Nonaccrual loans and leases	0.68	0.18	0.25	0.41	0.61	0.91	1.31	1.64	134
90+ days past due and nonaccrual loans and leases	0.83	0.21	0.32	0.47	0.74	1.12	1.76	2.10	134
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.12	134
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	134
Nonaccrual restructured	0.10	0.00	0.00	0.02	0.08	0.16	0.27	0.42	134
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	134
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	134
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.38	0.07	0.12	0.19	0.32	0.49	0.89	1.25	134
90+ days past due assets	0.09	0.00	0.00	0.00	0.02	0.16	0.39	0.69	134
Nonaccrual assets	0.69	0.20	0.26	0.41	0.61	0.93	1.31	1.64	134
30+ days past due and nonaccrual assets	1.25	0.43	0.51	0.73	1.08	1.59	2.56	3.72	134
90+ days past due and nonaccrual assets	0.54	0.11	0.20	0.29	0.45	0.73	1.14	1.54	134
90+ past due and nonaccrual assets + other real estate owned	0.57	0.11	0.24	0.30	0.49	0.78	1.16	1.56	134
Total assets	0.73	0.17	0.26	0.39	0.65	1.02	1.30	1.94	134
Allowance for loan and lease losses	93.44	31.18	36.58	52.53	74.23	121.37	199.43	294.87	134
Equity capital + allowance for loan and lease losses	6.16	1.45	2.40	3.01	5.57	8.12	12.23	18.44	134
Tier 1 capital + allowance for loan and lease losses	6.89	1.81	2.81	3.93	6.11	9.10	12.91	19.30	134
Loans and leases + other real estate owned	1.11	0.34	0.43	0.63	1.00	1.47	1.97	2.73	134

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2025

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	0.35	0.03	0.10	0.16	0.28	0.51	0.77	1.09	133
	90+ days past due	0.11	0.00	0.00	0.00	0.01	0.15	0.48	0.83	133
	Nonaccrual	0.78	0.14	0.26	0.41	0.65	1.13	1.46	2.64	133
Commercial and industrial	30-89 days past due	0.28	0.00	0.03	0.10	0.21	0.39	0.72	0.90	133
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.10	0.21	133
	Nonaccrual	0.98	0.00	0.11	0.36	0.81	1.42	2.63	4.72	133
Individuals	30-89 days past due	0.88	0.00	0.00	0.30	0.76	1.35	2.33	3.54	132
	90+ days past due	0.11	0.00	0.00	0.00	0.01	0.17	0.63	1.01	132
	Nonaccrual	0.24	0.00	0.00	0.00	0.18	0.38	0.87	1.30	132
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.71	41
Agricultural	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.24	1.02	1.56	100
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.15	100
	Nonaccrual	0.45	0.00	0.00	0.00	0.03	0.62	2.39	4.27	100
Foreign governments	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.03	15
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.05	15
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.07	15
Other loans and leases	30-89 days past due	0.09	0.00	0.00	0.00	0.03	0.14	0.36	0.69	133
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.10	133
	Nonaccrual	0.12	0.00	0.00	0.00	0.02	0.17	0.58	1.11	133

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

Peer Group: 1
Date: 09/30/2025

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.52	0.06	0.12	0.22	0.40	0.67	1.26	1.71	130
	90+ days past due	0.21	0.00	0.00	0.00	0.02	0.19	1.07	2.18	130
	Nonaccrual	0.70	0.02	0.13	0.32	0.59	0.96	1.71	2.09	130
Revolving	30-89 days past due	0.51	0.00	0.00	0.22	0.51	0.77	1.19	2.03	127
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.16	0.24	127
	Nonaccrual	0.96	0.00	0.01	0.32	0.78	1.47	2.18	5.80	127
Closed-End	30-89 days past due	0.51	0.00	0.09	0.18	0.38	0.70	1.34	1.82	130
	90+ days past due	0.24	0.00	0.00	0.00	0.02	0.20	1.14	2.35	130
	Nonaccrual	0.65	0.01	0.10	0.25	0.56	0.95	1.58	1.97	130
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.01	0.01	0.04	0.06	130
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	130
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.02	0.05	0.07	130
Commercial real estate	30-89 days past due	0.23	0.00	0.00	0.05	0.16	0.39	0.64	0.91	131
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.22	131
	Nonaccrual	0.92	0.06	0.10	0.29	0.61	1.35	2.54	3.73	131
Construction and development	30-89 days past due	0.24	0.00	0.00	0.00	0.09	0.33	1.04	1.48	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.19	128
	Nonaccrual	0.51	0.00	0.00	0.01	0.23	0.64	2.41	3.31	128
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.20	0.29	128
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	128
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.05	0.19	0.47	128
Other	30-89 days past due	0.18	0.00	0.00	0.00	0.02	0.23	1.02	1.48	128
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.13	128
	Nonaccrual	0.42	0.00	0.00	0.00	0.16	0.54	2.11	3.12	128
Multifamily	30-89 days past due	0.15	0.00	0.00	0.00	0.01	0.21	0.87	1.12	130
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.33	130
	Nonaccrual	0.57	0.00	0.00	0.00	0.07	0.86	2.56	4.70	130
Nonfarm non-residential	30-89 days past due	0.19	0.00	0.00	0.05	0.12	0.32	0.59	0.90	129
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.12	129
	Nonaccrual	1.16	0.08	0.15	0.36	0.79	1.72	3.51	5.24	129
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.01	0.05	0.10	0.22	0.32	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	129
	Nonaccrual	0.24	0.00	0.01	0.06	0.15	0.37	0.63	0.79	129
Other	30-89 days past due	0.10	0.00	0.00	0.00	0.05	0.18	0.34	0.66	129
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	129
	Nonaccrual	0.86	0.00	0.01	0.13	0.47	1.24	2.91	4.98	129
Farmland	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.15	0.64	1.17	105
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	105
	Nonaccrual	0.53	0.00	0.00	0.00	0.05	0.66	3.18	5.82	105
Credit card	30-89 days past due	1.43	0.09	0.48	1.02	1.34	1.84	2.45	3.38	66
	90+ days past due	0.81	0.00	0.00	0.11	0.95	1.36	2.00	2.12	66
	Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.07	0.98	1.70	66

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
 Date: 09/30/2025

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.77	10.13	10.36	11.02	12.18	14.14	16.57	19.38	134
Common equity tier 1 capital, column B	0.29	0.00	0.00	0.00	0.00	0.00	0.00	12.41	134
Tier 1 capital, column A	13.44	10.98	11.21	11.87	13.21	14.55	16.82	19.38	134
Tier 1 capital, column B	0.33	0.00	0.00	0.00	0.00	0.00	0.00	14.44	134
Total capital, column A	15.29	12.79	13.06	13.91	14.87	16.27	18.32	20.59	134
Total capital, column B	0.37	0.00	0.00	0.00	0.00	0.00	0.00	15.95	134
Tier 1 leverage	9.97	6.81	8.05	9.03	9.73	11.04	11.89	13.06	134
Supplementary leverage ratio, advanced approaches HCs	7.30	5.43	5.50	5.81	7.03	8.49	9.22	9.88	17

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2025

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	0.21	134
Insurance underwriting assets (P/C) / Total insurance underwriting assets	65.86	0.00	0.00	10.31	100.00	100.00	100.00	100.00	31
Insurance underwriting assets (L/H) / Total insurance underwriting assets	34.14	0.00	0.00	0.00	0.00	89.69	100.00	100.00	31
Separate account assets (L/H) / Total life assets	5.44	0.00	0.00	0.00	0.00	0.00	0.00	24.46	15
Insurance activities revenue / Adjusted operating income	0.28	0.00	0.00	0.00	0.03	0.27	1.41	2.69	134
Premium income / Insurance activities revenue	9.20	0.00	0.00	0.00	0.00	0.00	59.37	98.89	92
Credit related premium income / Total premium income	41.18	0.00	0.00	0.00	0.00	100.00	100.00	100.00	23
Other premium income / Total premium income	58.82	0.00	0.00	0.00	100.00	100.00	100.00	100.00	23
Insurance underwriting net income / Consolidated net income	0.04	0.00	0.00	0.00	0.00	0.00	0.20	0.84	134
Insurance net income (P/C) / Equity (P/C)	15.31	-4.61	-3.56	1.82	10.11	30.05	45.41	48.49	24
Insurance net income (L/H) / Equity (L/H)	13.47	-16.86	-12.86	0.00	2.56	4.56	19.72	80.55	13
Insurance benefits, losses, expenses / Insurance premiums	226.58	0.07	0.74	36.37	89.90	155.03	432.44	2617.16	23
Reinsurance recovery (P/C) / Total assets (P/C)	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.92	24
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	134
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.30	0.00	0.46	4.97	11.38	17.33	21.23	22.19	134
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.00	1.74	22.15	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 09/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.21	0.00	0.00	0.00	0.00	2.45	6.49	7.77	80
Cost: Interest-bearing deposits	2.69	0.96	1.06	1.92	2.57	3.28	3.98	5.84	24
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.05	0.03	0.03	0.04	0.05	0.06	0.07	0.07	2
Commercial and industrial loans	0.31	0.01	0.01	0.02	0.16	0.40	0.77	1.10	16
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	15
Growth Rates									
Net loans and leases	-5.00	-79.84	-57.18	-18.51	-0.09	11.11	28.04	58.89	77
Total selected assets	-5.67	-81.46	-59.99	-20.09	0.00	10.63	34.70	60.85	91
Deposits	4.57	-24.74	-8.24	-0.43	6.58	11.25	16.12	17.56	28

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2025

Parent Company Analysis - Part 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	9.41	1.12	4.51	7.02	9.43	11.71	15.02	16.46	134
Bank net income / Average equity investment in banks	9.87	-0.01	4.82	7.14	10.00	11.94	15.86	17.75	120
Nonbank net income / Average equity investment in nonbanks	8.31	-6.42	-1.19	0.05	6.34	15.04	23.58	41.37	102
Subsidiary HCs net income / Average equity investment in sub HCs	9.68	3.78	4.34	5.59	8.15	12.08	18.75	24.14	22
Bank net income / Parent net income	87.05	0.00	0.00	94.03	102.89	107.74	114.79	119.13	128
Nonbank net income / Parent net income	3.28	0.00	0.00	0.00	0.22	3.34	16.00	29.02	114
Subsidiary holding companies' net income / Parent net income	77.06	9.14	9.69	43.47	99.31	103.84	110.35	113.01	21
Leverage									
Total liabilities / Equity capital	17.29	0.01	0.52	4.30	8.87	21.81	63.04	94.00	134
Total debt / Equity capital	12.23	0.00	0.00	0.21	5.79	17.31	54.85	78.90	134
Total debt + notes payable to subs that issued TPS / Equity capital	13.61	0.00	0.00	3.66	7.69	18.66	55.10	78.90	134
Total debt + Loans guaranteed for affiliate / Equity capital	12.37	0.00	0.00	0.21	5.79	17.31	54.85	81.58	134
Total debt / Equity capital - excess over fair value	12.33	0.00	0.00	0.21	5.79	17.41	54.85	78.90	134
Long-term debt / Equity capital	11.81	0.00	0.00	0.05	5.79	15.71	52.87	73.85	134
Short-term debt / Equity capital	0.34	0.00	0.00	0.00	0.00	0.00	2.73	5.41	134
Current portion of long-term debt / Equity capital	0.18	0.00	0.00	0.00	0.00	0.00	1.47	3.42	134
Excess cost over fair value / Equity capital	0.10	0.00	0.00	0.00	0.00	0.00	0.63	1.75	134
Long-term debt / Consolidated long-term debt	39.13	0.00	0.00	2.78	40.76	72.29	91.38	99.76	130
Double Leverage									
Equity investment in subs / Equity capital	101.97	92.54	93.91	97.44	100.49	104.43	115.30	120.54	134
Total investment in subs / Equity capital	108.79	93.94	95.46	98.96	102.52	109.96	145.78	184.79	134
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)	0.27	-0.69	-0.55	-0.21	0.06	0.71	1.62	2.64	128
Equity investment in subs - equity cap / Net income-div (X)	1.26	0.01	0.04	0.24	0.74	1.95	3.43	6.80	73
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	146.43	13.24	41.93	92.70	135.24	197.87	306.62	364.34	131
Cash from ops + noncash items + op expense / Op expense + dividend	163.37	11.46	62.65	102.80	151.88	208.46	326.11	440.11	131
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	106.25	5.40	26.54	75.43	101.13	122.23	204.75	350.95	131
Pretax operating income + interest expense / Interest expense	2130.35	47.10	137.05	314.84	814.86	2359.09	8701.59	19066.09	105
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1070.72	63.87	145.91	305.12	707.08	1520.32	3095.40	4915.67	110
Dividends + interest from subsidiaries / Interest expense + dividends	164.22	3.54	48.09	99.83	147.77	219.88	312.88	441.19	124
Fees + other income from subsidiaries / Salary + other expenses	10.02	0.00	0.00	0.00	0.00	11.21	53.17	78.92	131
Net income / Current part of long-term debt + preferred dividends (X)	25.56	0.46	2.12	6.88	17.11	37.94	62.14	154.06	71
Other Ratios									
Net assets that reprice within 1 year / Total assets	3.93	-1.87	-0.76	0.06	3.33	6.90	11.28	15.76	134
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.07	0.00	0.00	0.00	0.00	0.00	0.01	0.39	12
Nonaccrual	38.15	0.00	0.00	0.00	0.00	0.46	85.90	214.71	12
Total	38.22	0.00	0.00	0.00	0.00	1.10	85.90	214.71	12
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
To nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.30	134
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Total	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.30	134
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	2.79	0.00	0.00	0.00	0.08	0.72	22.84	34.74	134
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	134
Combined foreign nonbank subsidiary assets	0.15	0.00	0.00	0.00	0.00	0.00	0.29	5.27	134

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 09/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	69.04	2.78	19.91	35.93	58.48	97.43	141.81	214.62	117
Dividends declared / Net income	31.78	0.00	0.00	20.74	33.46	46.90	66.43	81.27	128
Net income - dividends / Average equity	6.22	-2.25	1.35	3.80	6.12	8.70	11.28	12.78	134
Percent of Dividends Paid									
Dividends from bank subsidiaries	152.91	0.00	0.00	75.14	144.55	232.20	351.13	463.56	117
Dividends from nonbank subsidiaries	4.43	0.00	0.00	0.00	0.00	1.61	24.61	62.02	117
Dividends from subsidiary holding companies	8.36	0.00	0.00	0.00	0.00	0.00	8.07	188.95	117
Dividends from all subsidiaries	202.90	32.45	67.32	119.08	177.68	264.10	424.23	554.79	117
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	57.32	0.00	0.00	36.74	56.60	78.60	116.93	144.44	113
Interest income from bank subsidiaries	1.26	0.00	0.00	0.00	0.00	0.99	7.52	15.54	113
Management and service fees from bank subsidiaries	0.98	0.00	0.00	0.00	0.00	0.00	5.91	15.89	113
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	113
Operating income from bank subsidiaries	66.89	0.00	0.20	38.14	62.11	85.02	133.14	152.76	113
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	63.25	0.00	0.00	0.00	50.91	100.00	155.61	325.57	77
Interest income from nonbank subsidiaries	16.94	0.00	0.00	0.00	0.00	3.57	76.73	207.95	77
Management and serv fees from nonbank subsidiaries	1.39	0.00	0.00	0.00	0.00	0.00	6.16	21.54	77
Other income from nonbank subsidiaries	3.32	0.00	0.00	0.00	0.00	0.00	0.63	58.63	77
Operating income from nonbank subsidiaries	129.92	0.00	0.00	11.88	90.28	143.39	341.88	1186.05	77
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	39.34	0.00	0.00	0.00	42.59	71.65	102.61	102.61	21
Interest income from subsidiary holding companies	8.02	0.00	0.00	0.00	0.00	9.09	42.77	44.76	21
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	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	49.25	0.00	0.00	0.00	49.50	82.02	147.37	171.79	21
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	68.85	0.00	0.00	53.49	91.54	99.45	99.93	99.98	127
Interest income from bank subsidiaries	1.98	0.00	0.00	0.00	0.02	1.90	12.38	18.74	127
Management and service fees from bank subsidiaries	1.12	0.00	0.00	0.00	0.00	0.00	8.04	15.28	127
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.54	127
Operating income from bank subsidiaries	81.37	0.00	3.09	78.98	98.31	99.76	99.97	100.00	127
Dividends from nonbank subsidiaries	2.14	0.00	0.00	0.00	0.00	1.06	13.09	29.81	127
Interest income from nonbank subsidiaries	0.23	0.00	0.00	0.00	0.00	0.00	1.18	5.50	127
Management and service fees from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.48	127
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.45	127
Operating income from nonbank subsidiaries	3.91	0.00	0.00	0.00	0.12	3.78	22.08	64.42	127
Dividends from subsidiary holding companies	2.06	0.00	0.00	0.00	0.00	0.00	0.00	64.78	127
Interest income from subsidiary holding companies	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.45	127
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Operating income from subsidiary holding companies	2.66	0.00	0.00	0.00	0.00	0.00	0.69	82.41	127
Loans and advances from subsidiaries / Short term debt	254.91	0.00	0.00	0.00	36.09	525.33	1059.00	1356.82	26
Loans and advances from subsidiaries / Total debt	39.98	0.00	0.00	0.00	10.54	52.44	202.74	448.20	102

BHCPR Reporters for Quarter Ending 09/30/2025

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 06/30/2025 and Other Notes</u>
1562859	191,711,000	ALLY FINANCIAL INC.	DETROIT, MI	
1107205	10,027,411	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	Moved from Peer 2
1135972	10,410,199	AMERANT BANCORP INC.	CORAL GABLES, FL	
1275216	297,550,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1082067	27,102,496	AMERIS BANCORP	ATLANTA, GA	
3446412	18,819,417	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	27,438,440	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	44,455,863	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	37,073,421	ATLANTIC UNION BANKSHARES CORPORATION	GLEN ALLEN, VA	
3814310	27,431,818	AXOS FINANCIAL, INC.	LAS VEGAS, NV	
3153130	34,012,965	BANC OF CALIFORNIA, INC.	LOS ANGELES, CA	
1133286	14,198,143	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1073757	3,403,716,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	24,014,609	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	455,321,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	35,079,070	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	16,563,081	BANNER CORPORATION	WALLA WALLA, WA	
3762457	27,777,940	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	22,827,239	BEACON FINANCIAL CORPORATION	BOSTON, MA	
1245415	286,206,001	BMO FINANCIAL CORP.	CHICAGO, IL	
1883693	50,220,625	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	661,876,810	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	24,075,646	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	19,224,701	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1026632	465,255,000	CHARLES SCHWAB CORPORATION, THE	WESTLAKE, TX	
5014141	75,963,982	CIBC BANCORP USA INC.	CHICAGO, IL	
1951350	2,642,475,000	CITIGROUP INC.	NEW YORK, NY	
1132449	223,156,482	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2571120	10,860,967	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	67,496,459	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	77,511,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	32,319,828	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	16,957,804	COMMUNITY FINANCIAL SYSTEM, INC.	DEWITT, NY	
1048764	14,023,585	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1102367	52,566,143	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	24,288,161	CUSTOMERS BANCORP, INC	WEST READING, PA	
1029222	15,666,206	CVB FINANCIAL CORP.	ONTARIO, CA	
1416523	14,537,723	DIME COMMUNITY BANCSHARES, INC.	HAUPPAUGE, NY	
2894230	14,419,007	DISCOUNT BANCORP, INC.	NEW YORK, NY	
5218097	12,219,637	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	10,815,503	EAGLE BANCORP, INC.	BETHESDA, MD	
2734233	79,669,531	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	25,459,333	EASTERN BANKSHARES INC	BOSTON, MA	
5375459	22,712,489	EB ACQUISITION COMPANY II LLC	UNIVERSITY PARK, TX	
4759669	22,712,489	EB ACQUISITION COMPANY, LLC	UNIVERSITY PARK, TX	
2303910	16,402,405	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3838857	44,820,889	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	49,947,228	F.N.B. CORPORATION	PITTSBURGH, PA	

1132104	16,236,459	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1070345	212,903,000	FIFTH THIRD BANCORP	CINCINNATI, OH	
1076431	12,751,863	FIRST BANCORP	SOUTHERN PINES, NC	
2744894	19,321,335	FIRST BANCORP	SAN JUAN, PR	
1203602	18,188,628	FIRST BUSEY CORPORATION	LEAWOOD, KS	
1075612	233,488,000	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071306	12,310,376	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1071276	18,554,506	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	14,841,528	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	11,915,376	FIRST FOUNDATION INC.	IRVING, TX	
1025608	24,098,728	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	83,193,249	FIRST HORIZON CORPORATION	MEMPHIS, TN	
1123670	27,332,887	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	18,811,629	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1020902	32,651,368	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	26,699,540	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
2132932	91,667,576	FLAGSTAR FINANCIAL, INC.	HICKSVILLE, NY	
1117129	31,906,482	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	29,015,627	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	1,807,982,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	35,775,705	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
3838727	15,605,050	HILLTOP HOLDINGS, INC	UNIVERSITY PARK, TX	
1491409	22,707,802	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	18,508,227	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	236,412,715	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	210,227,730	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
1136803	24,996,445	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1104231	16,551,420	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
3843075	60,729,924	JOHN DEERE CAPITAL CORPORATION	MIDDLETON, WI	
1039502	4,560,205,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	187,408,968	KEYCORP	CLEVELAND, OH	
3884863	14,665,901	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
1037003	211,277,177	M&T BANK CORPORATION	BUFFALO, NY	
3843507	22,712,489	MECHANICS BANCORP	SEATTLE, WA	Moved from Peer 2; Name change from HOMESTREET, INC.
3530786	19,354,648	MERCHANTS BANCORP	CARMEL, IN	
2568278	41,235,449	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	1,364,806,000	MORGAN STANLEY	NEW YORK, NY	
3973888	10,152,686	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	Moved from Peer 2
1139279	16,112,584	NBT BANCORP INC.	NORWICH, NY	
3823844	18,470,128	NEXBANK CAPITAL, INC.	DALLAS, TX	
1199611	170,263,259	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	16,404,656	NORTHWEST BANCSHARES INC	COLUMBUS, OH	
2609975	14,335,220	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	12,229,812	OFB BANCORP	SAN JUAN, PR	
3828661	12,858,052	OHIO FARMERS INSURANCE COMPANY	WESTFIELD CENTER, OH	
1098303	71,210,162	OLD NATIONAL BANCORP	EVANSVILLE, IN	
1053272	20,094,173	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	55,963,549	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	568,770,103	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	75,066,000	POPULAR, INC.	SAN JUAN, PR	
1109599	38,372,177	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	24,834,380	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
5280254	193,536,769	RBC US GROUP HOLDINGS LLC	TORONTO, O	
3242838	159,976,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	

1098844	26,726,166	RENASANT CORPORATION	TUPELO, MS
3981856	168,114,964	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1085013	16,676,904	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	17,584,199	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	24,208,248	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
2368106	12,440,478	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0
1133437	66,048,210	SOUTHSTATE BANK CORPORATION	WINTER HAVEN, FL
1058398	16,461,789	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK
1417333	14,269,762	STATE BANKSHARES, INC.	FARGO, ND
1111435	371,070,000	STATE STREET CORPORATION	BOSTON, MA
3594872	10,644,207	STELLAR BANCORP INC.	HOUSTON, TX
4504654	116,984,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	60,485,175	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
3606542	519,713,109	TD GROUP US HOLDINGS LLC	MOUNT LAUREL, NJ
2706735	32,536,980	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	17,456,258	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	543,851,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	18,801,510	TRUSTMARK CORPORATION	JACKSON, MS
1119794	695,357,000	U.S. BANCORP	MINNEAPOLIS, MN
1049828	71,881,181	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
1076217	33,407,181	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	28,148,264	UNITED COMMUNITY BANKS, INC.	GREENVILLE, SC
1048773	63,018,614	VALLEY NATIONAL BANCORP	NEW YORK, NY
4105266	12,761,684	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	10,637,241	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
3065617	26,699,699	WAFD, INC.	SEATTLE, WA
1145476	83,192,652	WEBSTER FINANCIAL CORPORATION	STAMFORD, CT
1120754	2,062,977,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	27,519,539	WESBANCO, INC.	WHEELING, WV
2349815	90,969,810	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	69,629,638	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	20,840,415	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 134 bank holding companies.