

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.26	3.00	3.02	3.14	3.17
+ Non-interest income	0.77	0.73	0.74	0.72	0.78
- Overhead expense	2.47	2.37	2.39	2.36	2.37
- Provision for credit losses	0.16	0.12	0.13	0.11	0.09
+ Securities gains (losses)	-0.01	-0.01	-0.01	-0.03	-0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.36	1.25	1.18	1.26	1.53
Net operating income	1.09	0.93	0.92	0.95	1.17
Net income	1.09	0.93	0.92	0.95	1.17
Net income (Subchapter S adjusted)	1.22	1.07	1.13	1.12	1.36
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	5.57	5.58	5.58	5.15	3.89
Interest expense	2.10	2.36	2.35	1.81	0.47
Net interest income (tax equivalent)	3.47	3.20	3.22	3.35	3.39
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.15	0.11	0.13	0.09	0.05
Earnings coverage of net loan and lease losses (X)	24.23	35.67	32.48	42.20	2.79
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.19	1.18	1.18	1.17	1.17
Allowance for loan and lease losses / Total loans and leases	1.19	1.17	1.18	1.17	1.17
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.66	0.57	0.60	0.45	0.36
30-89 days past due loans and leases / Total loans and leases	0.29	0.30	0.34	0.29	0.23
<b>Liquidity and Funding</b>					
Net noncore funding dependence	8.54	9.77	9.22	10.56	7.63
Net short-term noncore funding dependence	5.56	6.09	5.77	6.76	4.91
Net loans and leases / Total assets	72.25	71.69	72.31	71.43	69.45
<b>Capitalization</b>					
Tier 1 leverage ratio	10.35	10.01	10.05	9.79	9.66
Holding company equity capital / Total assets	10.45	9.91	9.90	9.47	9.00
Total equity capital (including minority interest) / Total assets	10.48	9.93	9.92	9.50	9.02
Common equity tier 1 capital / Total risk-weighted assets	12.50	12.05	12.15	11.91	11.86
Net loans and leases / Equity capital (X)	7.17	7.47	7.53	7.72	7.96
Cash dividends / Net income	25.64	28.55	26.82	30.39	24.59
Cash dividends / Net income (Subchapter S adjusted)	40.13	37.61	41.44	39.09	40.68
<b>Growth Rates</b>					
Assets	4.04	4.43	3.71	5.26	4.98
Equity capital	9.17	16.85	8.68	12.18	-5.42
Net loans and leases	4.80	5.05	4.43	8.00	15.22
Noncore funding	-2.78	7.63	1.68	57.20	89.68
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Equity capital	5.60	6.73	6.69	6.74	7.71
Equity investment in subsidiaries / Equity capital	104.52	106.15	105.42	106.41	106.41
Cash from ops + noncash items + op expense / Op expense + dividends	138.73	125.06	129.37	127.33	137.84

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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
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	5.23	5.23	5.23	4.82	3.65
Less: Interest expense	1.97	2.22	2.21	1.70	0.44
Equals: Net interest income (tax equivalent)	3.26	3.00	3.02	3.14	3.17
Plus: Non-interest income	0.77	0.73	0.74	0.72	0.78
Equals: adjusted operating income (tax equivalent)	4.06	3.80	3.80	3.92	4.00
Less: Overhead expense	2.47	2.37	2.39	2.36	2.37
Less: Provision for credit losses	0.16	0.12	0.13	0.11	0.09
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.01	-0.01	-0.03	-0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.36	1.25	1.18	1.26	1.53
Less: Applicable income taxes (tax equivalent)	0.28	0.26	0.24	0.26	0.33
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.09	0.93	0.92	0.95	1.17
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.09	0.93	0.92	0.95	1.17
Memo: Net income (last four quarters)	1.05	0.93	0.92	0.95	1.17
Net income-BHC and noncontrolling (minority) interest	1.09	0.93	0.92	0.96	1.17
<b>Margin Analysis</b>					
Average earning assets / Average assets	94.27	94.23	94.25	94.03	93.98
Average interest-bearing funds / Average assets	69.92	69.96	69.99	68.06	64.63
Interest income (tax equivalent) / Average earning assets	5.57	5.58	5.58	5.15	3.89
Interest expense / Average earning assets	2.10	2.36	2.35	1.81	0.47
Net interest income (tax equivalent) / Average earning assets	3.47	3.20	3.22	3.35	3.39
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	6.16	6.22	6.23	5.83	4.63
Interest-bearing bank balances	4.15	5.05	5.06	4.57	1.13
Federal funds sold and reverse repos	3.47	4.18	3.98	5.79	1.21
Trading assets	0.39	0.59	0.59	0.64	0.35
Total earning assets	5.49	5.39	5.43	4.95	3.79
Investment securities (tax equivalent)	3.43	3.24	3.25	2.77	2.22
US Treasury and agency securities (excluding mortgage-backed securities)	3.07	2.81	2.80	2.48	1.59
Mortgage-backed securities	3.25	2.86	2.93	2.51	1.92
All other securities	4.01	3.96	3.93	3.77	2.98
Interest-bearing deposits	2.70	2.95	2.96	2.20	0.51
Time deposits of \$250K or more	3.90	4.40	4.40	3.44	0.95
Time deposits < \$250K	3.82	4.21	4.24	3.19	0.81
Other domestic deposits	2.19	2.45	2.44	1.89	0.46
Foreign deposits				0.00	0.86
Federal funds purchased and repos	2.18	2.66	2.67	2.46	0.97
Other borrowed funds and trading liabilities	1.51	1.94	1.97	1.92	0.96
All interest-bearing funds	2.84	3.18	3.17	2.51	0.69

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**Non-interest Income & Expenses**

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.75	0.66	0.68	0.56	0.73
Overhead expenses / Net Interest Income + non-interest income	62.08	66.16	65.85	64.78	59.89
<b>Percent of Average Assets</b>					
Total overhead expense	2.47	2.37	2.39	2.36	2.37
Personnel expense	1.41	1.36	1.36	1.35	1.36
Net occupancy expense	0.26	0.25	0.25	0.26	0.27
Other operating expenses	0.78	0.75	0.76	0.75	0.73
Overhead less non-interest income	1.65	1.59	1.62	1.60	1.53
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	61.51	64.50	64.37	62.35	58.69
Personnel expense	35.13	36.75	36.42	35.22	33.28
Net occupancy expense	6.48	6.83	6.82	6.95	6.62
Other operating expenses	19.54	20.70	20.85	20.06	18.28
Total non-interest income	18.96	19.83	19.35	19.12	19.39
Fiduciary activities income	2.06	2.18	2.12	2.15	2.08
Service charges on domestic deposit accounts	2.89	3.33	3.36	3.33	3.29
Trading revenue	0.04	0.05	0.04	0.05	0.03
Investment banking fees and commissions	0.95	0.88	0.92	0.82	0.84
Insurance activities revenue	0.35	0.62	0.60	0.56	0.72
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.38	0.39	0.45	0.39	0.66
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.44	1.33	1.18	1.01	1.43
Other non-interest income	7.80	8.18	8.28	8.18	7.08
Overhead less non-interest income	41.89	44.32	44.29	42.61	39.08
Applicable income taxes / Pretax net operating income (tax equivalent)	19.34	19.19	17.93	18.47	20.30
Applicable income tax + TE / Pretax net operating income + TE	21.53	21.76	21.38	20.89	22.09

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**Percent Composition of Assets**

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
<b>Percent of Total Assets</b>					
Real estate loans	55.49	54.84	55.36	54.68	52.03
Commercial and industrial loans	9.59	9.71	9.81	9.85	10.08
Loans to individuals	2.12	2.32	2.27	2.22	2.63
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.57	0.57	0.59	0.56	0.48
Other loans and leases	1.21	1.16	1.17	1.09	1.21
Net loans and leases	72.25	71.69	72.31	71.43	69.45
Debt securities over 1 year	13.15	13.66	13.03	14.45	17.16
Mutual funds and equity securities	0.06	0.05	0.05	0.04	0.04
Subtotal	86.10	86.02	85.99	86.45	87.47
Interest-bearing bank balances	4.36	4.03	4.02	3.31	2.25
Federal funds sold and reverse repos	0.03	0.02	0.03	0.02	0.02
Debt securities 1 year or less	1.79	2.15	2.14	2.21	1.84
Trading assets	0.01	0.02	0.02	0.02	0.04
Total earning assets	93.02	92.86	92.88	92.69	92.45
Non-interest cash and due from depository institutions	0.87	1.03	0.89	0.98	1.04
Other real estate owned	0.03	0.02	0.03	0.02	0.02
All other assets	6.02	6.04	6.17	6.25	6.46
<b>Memoranda</b>					
Short-term investments	6.66	6.70	6.69	6.04	4.74
US Treasury securities	0.60	0.82	0.82	0.98	1.22
US agency securities (excluding mortgage-backed securities)	1.15	1.41	1.31	1.52	1.71
Municipal securities	2.49	2.89	2.75	3.13	3.50
Mortgage-backed securities	8.13	7.83	7.73	7.97	8.94
Asset-backed securities	0.53	0.55	0.58	0.60	0.80
Other debt securities	0.47	0.54	0.51	0.54	0.64
Loans held-for-sale	0.17	0.17	0.20	0.10	0.11
Loans held for investment	72.75	72.06	72.73	71.89	69.77
Real estate loans secured by 1-4 family	16.48	15.81	15.83	16.13	15.24
Revolving	2.05	1.83	1.87	1.76	1.72
Closed-end, secured by first liens	13.69	13.38	13.35	13.80	13.00
Closed-end, secured by junior liens	0.34	0.31	0.31	0.29	0.27
Commercial real estate loans	35.62	35.44	35.99	34.84	33.16
Construction and land development	5.03	5.47	5.44	5.60	5.21
Multifamily	5.46	5.34	5.50	4.99	4.62
Nonfarm nonresidential	23.91	23.25	23.71	22.76	21.84
Real estate loans secured by farmland	1.06	1.12	1.08	1.11	1.10

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	76.89	76.59	76.64	76.77	75.24
Real estate loans secured by 1-4 family	22.80	22.16	21.99	22.75	22.08
Revolving	2.87	2.56	2.60	2.48	2.53
Closed-end	19.48	19.21	18.99	19.89	19.26
Commercial real estate loans	49.63	49.74	50.02	49.16	48.29
Construction and land development	7.02	7.72	7.60	7.95	7.59
1-4 family	1.47	1.49	1.50	1.53	1.60
Other	5.49	6.13	5.98	6.27	5.78
Multifamily	7.52	7.28	7.47	6.87	6.50
Nonfarm nonresidential	33.46	32.76	33.10	32.15	31.87
Owner-occupied	11.53	11.39	11.47	11.23	11.06
Other	21.47	20.94	21.24	20.34	20.28
Real estate loans secured by farmland	1.53	1.65	1.58	1.66	1.67
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.34	13.64	13.62	13.79	14.64
Loans to individuals	3.16	3.47	3.37	3.39	4.08
Credit card loans	0.04	0.04	0.04	0.03	0.03
Agricultural loans	0.80	0.85	0.87	0.84	0.75
Other loans and leases	1.75	1.70	1.71	1.62	1.81
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>					
Real estate loans	507.97	519.20	517.65	525.41	506.95
Real estate loans secured by 1-4 family	152.56	150.61	148.69	156.37	149.49
Revolving	18.82	17.37	17.50	16.96	16.97
Closed-end	130.87	131.07	129.10	137.23	131.00
Commercial real estate loans	323.69	334.75	335.73	334.83	324.06
Construction and land development	45.34	51.60	50.71	53.72	51.07
1-4 family	9.37	9.85	9.84	10.39	10.79
Other	35.25	41.09	39.90	42.42	38.49
Multifamily	49.64	50.17	51.03	47.54	44.21
Nonfarm nonresidential	219.04	221.07	222.52	218.91	213.42
Owner-occupied	75.17	76.54	76.58	76.35	74.24
Other	141.58	142.44	143.68	139.29	135.09
Real estate loans secured by farmland	9.57	10.52	9.96	10.69	10.61
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.01
Commercial and industrial loans	87.27	91.19	91.28	93.62	97.54
Loans to individuals	19.90	21.59	21.12	21.19	25.33
Credit card loans	0.22	0.21	0.22	0.18	0.20
Agricultural loans	5.12	5.45	5.53	5.41	4.60
Other loans and leases	10.54	10.34	10.47	10.41	11.73
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	37.87	38.02	38.31	37.56	36.76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	248.06	257.52	258.26	255.76	245.93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	326.79	337.67	338.47	337.33	326.12

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**Liquidity and Funding**

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
<b>Percent of Total Assets</b>					
Short-term investments	6.66	6.70	6.69	6.04	4.74
Liquid assets	16.34	16.31	15.91	16.06	16.64
Investment securities	15.71	16.57	16.07	17.54	20.02
Net loans and leases	72.25	71.69	72.31	71.43	69.45
Net loans, leases and standby letters of credit	72.65	72.14	72.71	71.89	69.93
Core deposits	73.00	72.17	72.81	72.60	76.92
Noncore funding	14.14	15.37	14.87	15.40	11.51
Time deposits of \$250K or more	5.53	5.36	5.38	4.72	2.94
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.39	0.44	0.39	0.49	0.66
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.37	0.43	0.36	0.49	0.66
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.82	2.53	2.00	3.26	2.91
Earning assets that reprice within 1 year	33.66	31.08	32.24	28.76	27.10
Interest-bearing liabilities that reprice within 1 year	20.16	20.28	20.71	19.15	13.83
Long-term debt that reprices within 1 year	0.19	0.11	0.14	0.08	0.05
Net assets that reprice within 1 year	12.53	10.26	10.91	9.23	12.72
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	8.54	9.77	9.22	10.56	7.63
Net short-term noncore funding dependence	5.56	6.09	5.77	6.76	4.91
Short-term investment / Short-term noncore funding	75.36	68.52	69.79	64.03	97.82
Liquid assets - short-term noncore funding / Nonliquid assets	6.15	5.66	5.33	5.32	9.94
Net loans and leases / Total deposits	86.98	87.07	87.21	87.55	84.07
Net loans and leases / Core deposits	99.62	99.95	99.96	99.37	91.33
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.84	-4.24	-5.15	-6.33	-7.74
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.17	-9.30	-11.55	-13.66	-18.97
Structured notes appreciation (depreciation) / Tier 1 capital	-0.21	-0.30	-0.36	-0.32	-0.47
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	11.95	12.89	12.11	13.69	14.65
Available-for-sale securities	86.11	85.68	86.41	84.66	84.47
US Treasury securities	4.66	6.04	6.10	6.48	6.61
US agency securities (excluding mortgage-backed securities)	7.09	8.50	7.97	8.58	8.40
Municipal securities	14.23	16.11	15.91	16.58	16.78
Mortgage-backed securities	53.74	49.30	50.04	47.95	47.46
Asset-backed securities	3.14	3.41	3.69	3.81	4.50
Other debt securities	3.59	3.88	3.71	3.83	4.10
Mutual funds and equity securities	0.58	0.37	0.41	0.30	0.37
Debt securities 1 year or less	12.50	14.65	14.75	14.87	10.71
Debt securities 1 to 5 years	20.42	20.75	19.49	21.38	22.75
Debt securities over 5 years	62.45	60.82	61.20	59.95	63.22
Pledged securities	50.04	53.83	51.51	54.91	41.51
Structured notes, fair value	0.20	0.22	0.26	0.20	0.35
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	14.08	30.02	26.99	57.59	-49.19
Investment securities	0.02	1.89	0.50	-4.42	1.58
Core deposits	5.65	3.61	4.54	-0.39	0.19
Noncore funding	-2.78	7.63	1.68	57.20	89.68

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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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)			15.95	17.35	18.41
Standby letters of credit	0.31	0.32	0.32	0.32	0.32
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	0.02	0.01	0.01
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.01	0.01	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.01	0.03	0.01	0.01
Derivative contracts	3.92	3.96	4.01	3.76	3.56
Interest rate contracts	3.92	3.96	4.01	3.76	3.56
Interest rate futures and forward contracts	0.04	0.05	0.03	0.02	0.02
Written options contracts (interest rate)	0.09	0.10	0.07	0.05	0.06
Purchased options contracts (interest rate)	0.09	0.05	0.07	0.03	0.03
Interest rate swaps	3.34	3.48	3.54	3.42	3.22
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)			22.85	25.68	29.24

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**Derivatives Analysis**

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
<b>Percent of Notional Amount</b>					
Interest rate contracts	100.00	100.00	100.00	100.00	99.77
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.02
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	3.44	4.44	2.94	3.25	5.23
Written options	5.34	6.24	5.32	4.13	4.69
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	5.17	6.24	5.32	4.12	4.69
Purchased options	2.82	1.91	2.10	1.30	1.99
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	2.82	1.88	2.08	1.26	1.93
Swaps	86.67	87.23	87.57	90.21	80.86
Held for trading	13.18	13.30	12.83	14.54	17.93
Interest rate contracts	13.18	13.28	12.82	14.54	18.55
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	86.82	86.70	87.17	85.46	82.07
Interest rate contracts	86.64	86.59	87.15	85.13	72.34
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.02
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)	90.45	89.79	92.33	91.64	91.94
One year or less	14.73	9.65	9.70	7.12	7.67
Over 1 year to 5 years	46.92	44.78	47.42	44.46	29.25
Over 5 years	18.31	23.58	23.10	32.23	41.77
Gross negative fair value (absolute value)	1.12	1.32	1.53	1.91	2.48
Gross positive fair value	1.39	1.87	2.26	2.65	3.93
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.01	0.01	0.01	0.01
Gross positive fair value (X)	0.00	0.01	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.01	0.01	0.01
Current credit exposure (X)	0.00	0.01	0.01	0.01	0.02
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	0.05	0.07	0.16	0.18	0.23

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.15	0.13	0.14	0.11	0.09
Provision for loan and lease losses / Average loans and leases	0.21	0.18	0.19	0.16	0.13
Provision for loan and lease losses / Net loan and lease losses	193.75	296.09	230.15	274.22	10.02
Allowance for loan and lease losses / Total loans and leases not held for sale	1.19	1.18	1.18	1.17	1.17
Allowance for loan and lease losses / Total loans and leases	1.19	1.17	1.18	1.17	1.17
Allowance for loan and lease losses / Net loans and leases losses (X)	24.08	35.26	27.55	48.98	42.49
Allowance for loan and lease losses / Nonaccrual assets	339.13	416.78	433.17	452.45	631.11
ALLL / 90+ days past due + nonaccrual loans and leases	310.08	361.82	372.91	397.10	527.89
Gross loan and lease losses / Average loans and leases	0.19	0.15	0.17	0.13	0.10
Recoveries / Average loans and leases	0.03	0.03	0.04	0.04	0.05
Net losses / Average loans and leases	0.15	0.11	0.13	0.09	0.05
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	21.28	28.37	39.64	69.38	75.68
Earnings coverage of net loan and lease losses (X)	24.23	35.67	32.48	42.20	2.79
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.03	0.02	0.03	0.01	0.00
Real estate loans secured by 1-4 family	0.00	0.00	0.00	0.00	-0.01
Revolving	0.01	0.00	0.00	-0.01	-0.02
Closed-end	0.00	0.00	0.00	0.00	0.00
Commercial real estate loans	0.03	0.03	0.04	0.02	0.01
Construction and land development	0.01	0.01	0.01	0.00	-0.01
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	-0.01
Multifamily	0.01	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.03	0.03	0.04	0.02	0.01
Owner-occupied	0.01	0.01	0.01	0.00	0.00
Other	0.02	0.01	0.02	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.37	0.24	0.31	0.18	0.06
Loans to individuals	1.29	1.25	1.40	1.13	0.74
Credit card loans	2.33	2.32	2.68	1.69	1.08
Agricultural loans	0.03	0.02	0.01	0.00	0.00
Loans to foreign governments and institutions					0.00
Other loans and leases	0.33	0.33	0.57	0.36	0.32

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2025

**Past Due and Nonaccrual Assets**

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.29	0.30	0.34	0.29	0.23
90+ days past due loans and leases	0.02	0.02	0.02	0.03	0.02
Nonaccrual loans and leases	0.61	0.52	0.53	0.41	0.32
90+ days past due and nonaccrual loans and leases	0.67	0.58	0.59	0.47	0.38
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.29	0.30	0.35	0.29	0.23
90+ days past due assets	0.02	0.02	0.02	0.03	0.02
Nonaccrual assets	0.61	0.52	0.54	0.41	0.33
30+ days past due and nonaccrual assets	0.99	0.90	0.96	0.78	0.62
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.49	0.42	0.44	0.34	0.26
90+ past due and nonaccrual assets + other real estate owned	0.53	0.46	0.49	0.37	0.29
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.58	0.49	0.58	0.40	0.35
Allowance for loan and lease losses	68.64	59.25	68.35	49.05	46.26
Equity capital + allowance for loan and lease losses	5.19	4.70	5.56	4.02	3.72
Tier 1 capital + allowance for loan and lease losses	5.30	4.64	5.45	3.85	3.43
Loans and leases + other real estate owned	0.78	0.68	0.78	0.55	0.51

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2025

**Past Due and Nonaccrual Loans and Leases**

		09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.24	0.25	0.30	0.23	0.18
	90+ days past due	0.02	0.02	0.02	0.02	0.02
	Nonaccrual	0.57	0.49	0.50	0.37	0.32
Commercial and industrial	30-89 days past due	0.29	0.26	0.33	0.28	0.18
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.91	0.68	0.69	0.52	0.37
Individuals	30-89 days past due	0.72	0.67	0.79	0.72	0.61
	90+ days past due	0.03	0.03	0.04	0.03	0.02
	Nonaccrual	0.19	0.19	0.19	0.16	0.15
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.01	0.00	0.01	0.01
Agricultural	30-89 days past due	0.06	0.07	0.07	0.05	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.22	0.13	0.13	0.19	0.15
Foreign governments	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Other loans and leases	30-89 days past due	0.20	0.14	0.29	0.26	0.26
	90+ days past due	0.00	0.01	0.01	0.00	0.00
	Nonaccrual	0.18	0.13	0.18	0.15	0.08

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: 09/30/2025

		09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.35	0.38	0.53	0.45	0.41
	90+ days past due	0.04	0.04	0.04	0.04	0.04
	Nonaccrual	0.49	0.42	0.45	0.40	0.42
Revolving	30-89 days past due	0.31	0.40	0.46	0.39	0.30
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.42	0.38	0.41	0.37	0.30
Closed-End	30-89 days past due	0.34	0.32	0.52	0.45	0.41
	90+ days past due	0.04	0.03	0.04	0.04	0.04
	Nonaccrual	0.50	0.42	0.45	0.40	0.44
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	0.01	0.01	0.01	0.02
Commercial real estate	30-89 days past due	0.16	0.16	0.18	0.12	0.08
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.61	0.52	0.52	0.35	0.24
Construction and development	30-89 days past due	0.14	0.11	0.24	0.13	0.12
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.53	0.43	0.36	0.17	0.06
1-4 family	30-89 days past due	0.01	0.03	0.04	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.03	0.02	0.03	0.01
Other	30-89 days past due	0.11	0.06	0.15	0.07	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.45	0.32	0.27	0.11	0.04
Multifamily	30-89 days past due	0.07	0.07	0.03	0.03	0.01
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.18	0.16	0.19	0.13	0.03
Nonfarm non-residential	30-89 days past due	0.14	0.13	0.13	0.09	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.56	0.44	0.46	0.36	0.32
Owner occupied	30-89 days past due	0.06	0.04	0.05	0.04	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.18	0.15	0.16	0.14	0.15
Other	30-89 days past due	0.06	0.06	0.06	0.03	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.29	0.24	0.24	0.17	0.14
Farmland	30-89 days past due	0.10	0.13	0.09	0.07	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.31	0.32	0.33	0.35	0.52
Credit card	30-89 days past due	1.51	1.48	1.72	1.48	1.25
	90+ days past due	0.31	0.29	0.31	0.27	0.24
	Nonaccrual	0.12	0.02	0.02	0.00	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: 09/30/2025

**Regulatory Capital Components and Ratios**

	09/30/2025			09/30/2024			12/31/2024			12/31/2023			12/31/2022		
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	11.07			11.81			11.92			11.66			11.63		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 capital, column A	11.58			12.39			12.50			12.22			12.19		
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00		
Total capital, column A	13.24			14.28			14.45			14.10			14.12		
Total capital, column B	0.00			0.00			0.00			0.00			0.00		
Tier 1 leverage	10.35			10.01			10.05			9.79			9.66		
Supplementary leverage ratio, advanced approaches HCs															

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2025

**Insurance and Broker-Dealer Activities**

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
<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	66.67	50.00	50.00	50.00	25.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	33.33	50.00	50.00	50.00	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	0.35	0.62	0.60	0.56	0.72
Premium income / Insurance activities revenue	0.00	0.74	0.75	0.94	0.00
Credit related premium income / Total premium income	0.00	33.33	33.33	33.33	100.00
Other premium income / Total premium income	100.00	66.67	66.67	66.67	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)	49.77	52.78	46.92	56.20	46.06
Insurance net income (L/H) / Equity (L/H)		57.14	53.25	34.72	51.00
Insurance benefits, losses, expenses / Insurance premiums	0.00	38.22	34.72	35.51	69.64
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	11.19	11.32	11.36	11.45	11.54
<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: 09/30/2025

**Foreign Activities**

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits				0.00	0.86
<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
<b>Growth Rates</b>					
Net loans and leases	-23.02	-43.22	-11.04	108.81	-9.50
Total selected assets	-26.47	-22.75	-24.22	21.00	-24.51
Deposits				-100.00	89.90

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 09/30/2025

**Parent Company Analysis - Part 1**

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
<b>Profitability</b>					
Net income / Average equity capital	10.64	9.66	9.43	10.58	12.61
Bank net income / Average equity investment in banks	11.35	10.27	10.07	11.11	13.57
Nonbank net income / Average equity investment in nonbanks	6.36	7.55	6.59	10.70	10.57
Subsidiary HCs net income / Average equity investment in sub HCs	8.13	6.27	6.07	7.22	8.22
Bank net income / Parent net income	105.73	107.16	106.83	107.34	104.71
Nonbank net income / Parent net income	0.48	0.57	0.50	0.97	0.60
Subsidiary holding companies' net income / Parent net income	101.85	119.54	111.11	118.62	103.02
<b>Leverage</b>					
Total liabilities / Equity capital	9.89	11.85	11.94	12.45	14.28
Total debt / Equity capital	5.73	6.89	6.89	6.87	7.79
Total debt + notes payable to subs that issued TPS / Equity capital	8.35	10.01	9.90	10.51	11.96
Total debt + Loans guaranteed for affiliate / Equity capital	5.77	6.86	6.86	6.85	7.76
Total debt / Equity capital - excess over fair value	5.73	6.89	6.89	6.87	7.79
Long-term debt / Equity capital	5.60	6.73	6.69	6.74	7.71
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.01
Long-term debt / Consolidated long-term debt	33.55	32.96	34.78	30.98	35.71
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	104.52	106.15	105.42	106.41	106.41
Total investment in subs / Equity capital	104.70	106.32	105.75	106.62	106.67
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)	0.45	0.80	0.66	0.68	0.50
Equity investment in subs - equity cap / Net income-div (X)	1.46	1.99	2.12	1.81	1.33
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	145.42	130.83	133.30	130.40	137.71
Cash from ops + noncash items + op expense / Op expense + dividend	138.73	125.06	129.37	127.33	137.84
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.72	101.62	111.49	92.23	98.06
Pretax operating income + interest expense / Interest expense	1,351.02	1,043.64	1,137.05	1,308.51	1,165.40
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,049.96	801.50	888.57	862.79	1,069.59
Dividends + interest from subsidiaries / Interest expense + dividends	163.61	145.92	152.04	158.53	157.10
Fees + other income from subsidiaries / Salary + other expenses	3.98	3.23	3.11	5.59	4.82
Net income / Current part of long-term debt + preferred dividends (X)	93.01	171.22	96.76	156.67	190.43
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	1.25	1.40	1.93	1.54	2.23
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.01	5.47	5.93	6.99	0.00
Total	0.01	5.47	5.93	6.99	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	0.05	0.04	0.05	0.05	0.07
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: 09/30/2025

**Parent Company Analysis - Part 2**

	09/30/2025	09/30/2024	12/31/2024	12/31/2023	12/31/2022
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	69.93	66.97	73.41	76.09	77.72
Dividends declared / Net income	25.60	28.31	26.56	30.39	24.59
Net income - dividends / Average equity	7.54	6.72	6.48	7.16	9.35
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	167.66	155.36	183.89	181.58	158.06
Dividends from nonbank subsidiaries	1.17	1.00	1.19	1.85	1.57
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	191.92	168.73	184.41	183.53	176.09
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	42.87	42.15	43.23	45.57	38.60
Interest income from bank subsidiaries	0.07	0.14	0.10	0.10	0.03
Management and service fees from bank subsidiaries	0.28	0.41	0.45	0.55	0.33
Other income from bank subsidiaries	0.00	0.00	0.00	0.01	0.00
Operating income from bank subsidiaries	46.32	45.21	50.71	52.73	45.27
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	63.68	64.10	73.34	68.42	72.86
Interest income from nonbank subsidiaries	0.42	0.35	0.42	0.09	0.08
Management and serv fees from nonbank subsidiaries	0.00	0.04	0.04	0.09	0.17
Other income from nonbank subsidiaries	0.16	0.01	0.05	0.03	0.01
Operating income from nonbank subsidiaries	77.95	69.26	82.56	71.12	76.25
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	21.86	30.78	122.45	52.28	40.51
Interest income from subsidiary holding companies	3.53	0.02	0.01	0.00	0.01
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	25.40	30.80	122.46	52.29	40.52
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	75.87	76.36	79.15	79.68	78.54
Interest income from bank subsidiaries	0.27	0.31	0.38	0.27	0.13
Management and service fees from bank subsidiaries	0.42	0.80	0.63	1.20	0.67
Other income from bank subsidiaries	0.00	0.00	0.00	0.02	0.00
Operating income from bank subsidiaries	82.37	82.71	94.14	94.32	83.91
Dividends from nonbank subsidiaries	0.70	0.69	0.67	1.22	1.33
Interest income from nonbank subsidiaries	0.01	0.01	0.01	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	1.29	1.39	0.91	1.56	1.45
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	0.01	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	1,743.23	838.05	716.58	741.88	534.83
Loans and advances from subsidiaries / Total debt	30.31	31.86	30.30	33.16	30.76

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 2  
Date: 09/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									198
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.26	2.18	2.35	2.79	3.26	3.70	4.02	4.90	93
+ Non-interest income	0.77	0.18	0.27	0.48	0.72	1.02	1.39	2.35	198
- Overhead expense	2.47	1.57	1.78	2.10	2.40	2.80	3.32	4.05	198
- Provision for credit losses	0.16	-0.01	0.00	0.05	0.12	0.23	0.45	0.64	198
+ Securities gains (losses)	-0.01	-0.13	-0.06	0.00	0.00	0.00	0.00	0.01	198
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	93
= Pretax net operating income (tax equivalent)	1.36	0.12	0.43	1.03	1.39	1.74	2.21	2.61	93
Net operating income	1.09	0.13	0.41	0.81	1.09	1.38	1.70	1.98	198
Net income	1.09	0.13	0.41	0.81	1.09	1.38	1.70	1.98	198
Net income (Subchapter S adjusted)	1.22	0.78	0.88	0.97	1.14	1.33	1.48	1.81	17
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	5.57	4.25	4.57	5.07	5.61	5.93	6.56	7.53	93
Interest expense	2.10	1.06	1.35	1.71	2.10	2.48	2.86	3.28	198
Net interest income (tax equivalent)	3.47	2.30	2.46	2.95	3.49	3.87	4.36	5.22	93
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.15	-0.01	0.00	0.03	0.07	0.25	0.48	0.85	198
Earnings coverage of net loan and lease losses (X)	24.23	-234.83	-44.57	5.65	18.11	52.22	123.40	168.13	195
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.19	0.68	0.81	1.01	1.18	1.34	1.61	2.05	198
Allowance for loan and lease losses / Total loans and leases	1.19	0.68	0.81	1.00	1.18	1.34	1.60	2.05	198
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.66	0.05	0.16	0.30	0.58	0.85	1.53	2.16	198
30-89 days past due loans and leases / Total loans and leases	0.29	0.02	0.05	0.12	0.21	0.43	0.72	0.97	198
<b>Liquidity and Funding</b>									
Net noncore funding dependence	8.54	-10.46	-4.04	1.27	8.50	14.93	22.72	28.29	198
Net short-term noncore funding dependence	5.56	-10.81	-6.03	-0.74	5.06	11.73	18.09	21.16	198
Net loans and leases / Total assets	72.25	52.24	58.19	67.11	73.81	78.20	82.22	84.22	198
<b>Capitalization</b>									
Tier 1 leverage ratio	10.35	7.76	8.32	9.16	10.08	11.40	13.13	14.51	198
Holding company equity capital / Total assets	10.45	6.59	7.69	8.96	10.38	12.13	13.41	14.51	198
Total equity capital (including minority interest) / Total assets	10.48	6.59	7.69	9.03	10.42	12.13	13.41	14.63	198
Common equity tier 1 capital / Total risk-weighted assets	12.50	8.95	9.45	10.77	12.30	13.94	16.49	19.17	179
Net loans and leases / Equity capital (X)	7.17	4.62	5.17	5.92	6.93	8.39	9.92	10.95	198
Cash dividends / Net income	25.64	0.00	0.00	8.16	25.60	39.98	63.11	85.77	191
Cash dividends / Net income (Subchapter S adjusted)	40.13	20.91	21.32	28.13	42.34	53.26	58.10	58.65	9
<b>Growth Rates</b>									
Assets	4.04	-6.00	-3.74	0.31	3.39	7.64	12.10	18.87	181
Equity capital	9.17	-1.71	1.52	5.98	8.52	11.65	17.87	31.04	181
Net loans and leases	4.80	-6.85	-2.64	0.65	4.64	8.76	13.71	19.45	181
Noncore funding	-2.78	-46.02	-35.15	-17.93	-2.44	11.16	31.77	55.72	180
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	198
Long-term debt / Equity capital	5.60	0.00	0.00	0.00	3.61	11.03	18.15	23.38	198
Equity investment in subsidiaries / Equity capital	104.52	89.46	94.66	99.07	102.65	111.77	116.58	121.47	198
Cash from ops + noncash items + op expense / Op expense + dividends	138.73	3.89	25.67	87.06	116.45	163.84	308.22	447.80	193

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2025

**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)	5.23	4.11	4.24	4.76	5.27	5.58	6.26	6.99	93
Less: Interest expense	1.97	0.99	1.23	1.62	1.98	2.35	2.74	3.07	198
Equals: Net interest income (tax equivalent)	3.26	2.18	2.35	2.79	3.26	3.70	4.02	4.90	93
Plus: Non-interest income	0.77	0.18	0.27	0.48	0.72	1.02	1.39	2.35	198
Equals: adjusted operating income (tax equivalent)	4.06	2.58	2.98	3.59	3.98	4.54	5.27	6.22	93
Less: Overhead expense	2.47	1.57	1.78	2.10	2.40	2.80	3.32	4.05	198
Less: Provision for credit losses	0.16	-0.01	0.00	0.05	0.12	0.23	0.45	0.64	198
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	198
Plus: Realized gains (losses) on available-for-sale securities	-0.01	-0.13	-0.06	0.00	0.00	0.00	0.00	0.01	198
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	93
Equals: Pretax net operating income (tax equivalent)	1.36	0.12	0.43	1.03	1.39	1.74	2.21	2.61	93
Less: Applicable income taxes (tax equivalent)	0.28	0.00	0.04	0.17	0.30	0.40	0.49	0.58	93
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
Equals: Net operating income	1.09	0.13	0.41	0.81	1.09	1.38	1.70	1.98	198
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
Equals: Net income	1.09	0.13	0.41	0.81	1.09	1.38	1.70	1.98	198
Memo: Net income (last four quarters)	1.05	0.16	0.38	0.79	1.04	1.35	1.66	1.91	183
Net income-BHC and noncontrolling (minority) interest	1.09	0.13	0.41	0.81	1.08	1.39	1.71	2.00	198
<b>Margin Analysis</b>									
Average earning assets / Average assets	94.27	90.02	90.66	92.76	94.38	95.92	97.05	97.72	198
Average interest-bearing funds / Average assets	69.92	54.29	57.28	64.58	71.00	74.98	80.01	81.91	198
Interest income (tax equivalent) / Average earning assets	5.57	4.25	4.57	5.07	5.61	5.93	6.56	7.53	93
Interest expense / Average earning assets	2.10	1.06	1.35	1.71	2.10	2.48	2.86	3.28	198
Net interest income (tax equivalent) / Average earning assets	3.47	2.30	2.46	2.95	3.49	3.87	4.36	5.22	93
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	6.16	4.80	5.11	5.72	6.12	6.48	7.25	8.37	93
Interest-bearing bank balances	4.15	1.71	2.76	3.53	4.14	4.70	5.74	6.49	198
Federal funds sold and reverse repos	3.47	0.00	0.00	2.99	4.26	4.50	5.23	7.14	67
Trading assets	0.39	0.00	0.00	0.00	0.00	0.00	1.48	4.99	38
Total earning assets	5.49	4.34	4.53	5.01	5.50	5.86	6.37	7.48	198
Investment securities (tax equivalent)	3.43	2.25	2.42	2.74	3.23	4.05	4.95	5.43	93
US Treasury and agency securities (excluding mortgage-backed securities)	3.07	0.97	1.28	1.87	2.82	4.12	5.51	7.36	186
Mortgage-backed securities	3.25	1.95	2.08	2.57	3.07	3.97	4.74	5.16	194
All other securities	4.01	2.16	2.45	2.98	3.75	4.93	6.11	6.56	89
Interest-bearing deposits	2.70	1.62	1.88	2.24	2.68	3.15	3.60	3.90	198
Time deposits of \$250K or more	3.90	2.89	3.21	3.70	3.96	4.16	4.41	4.58	196
Time deposits < \$250K	3.82	2.84	3.14	3.59	3.88	4.12	4.34	4.47	196
Other domestic deposits	2.19	0.97	1.23	1.61	2.14	2.76	3.26	3.71	198
Foreign deposits									
Federal funds purchased and repos	2.18	0.00	0.00	0.56	2.18	4.04	4.67	5.20	124
Other borrowed funds and trading liabilities	1.51	0.00	0.00	0.00	0.00	3.87	4.41	4.56	183
All interest-bearing funds	2.84	1.81	2.06	2.41	2.81	3.24	3.66	3.97	198

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2025

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	0.75	0.00	0.00	0.00	0.00	0.40	5.03	9.58	197
Overhead expenses / Net Interest Income + non-interest income	62.08	45.40	49.85	55.74	61.30	67.69	75.82	82.17	198
<b>Percent of Average Assets</b>									
Total overhead expense	2.47	1.57	1.78	2.10	2.40	2.80	3.32	4.05	198
Personnel expense	1.41	0.81	0.96	1.18	1.41	1.64	1.90	2.24	198
Net occupancy expense	0.26	0.12	0.16	0.19	0.24	0.32	0.40	0.49	198
Other operating expenses	0.78	0.41	0.49	0.63	0.73	0.93	1.17	1.48	198
Overhead less non-interest income	1.65	0.99	1.12	1.34	1.69	1.91	2.17	2.39	198
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	61.51	44.51	49.52	54.93	60.86	67.08	75.30	80.92	93
Personnel expense	35.13	21.61	27.55	30.77	34.54	39.54	44.51	47.64	93
Net occupancy expense	6.48	3.62	4.44	4.98	6.13	8.00	9.37	10.11	93
Other operating expenses	19.54	12.28	14.37	16.01	18.26	22.16	27.69	31.61	93
Total non-interest income	18.96	5.99	10.44	13.62	17.54	23.55	29.54	39.23	93
Fiduciary activities income	2.06	0.00	0.00	0.00	1.34	3.74	6.47	10.61	93
Service charges on domestic deposit accounts	2.89	0.10	0.43	1.40	2.86	4.08	5.58	6.51	93
Trading revenue	0.04	0.00	0.00	0.00	0.00	0.00	0.31	0.64	93
Investment banking fees and commissions	0.95	0.00	0.00	0.00	0.67	1.65	3.26	4.58	93
Insurance activities revenue	0.35	0.00	0.00	0.00	0.00	0.04	1.82	6.39	93
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	93
Net servicing fees	0.38	-0.01	0.00	0.00	0.24	0.55	1.35	1.78	93
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Net gain (loss) - sales of loans, OREO, and other assets	1.44	-0.19	0.00	0.16	0.78	2.10	5.04	7.27	93
Other non-interest income	7.80	3.05	3.72	5.07	7.15	9.61	11.67	27.90	93
Overhead less non-interest income	41.89	23.00	26.42	34.26	41.58	48.53	60.94	63.55	93
Applicable income taxes / Pretax net operating income (tax equivalent)	19.34	0.18	3.30	16.80	20.19	24.37	27.41	29.67	89
Applicable income tax + TE / Pretax net operating income + TE	21.53	1.22	12.84	19.25	22.32	25.07	28.56	29.98	89

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 2  
Date: 09/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	55.49	30.04	37.23	48.01	56.10	64.90	70.95	74.14	198
Commercial and industrial loans	9.59	1.89	2.68	5.11	8.47	13.76	19.97	24.58	198
Loans to individuals	2.12	0.02	0.05	0.23	0.83	2.77	8.03	13.82	198
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	198
Agricultural loans	0.57	0.00	0.00	0.00	0.04	0.89	2.81	4.40	198
Other loans and leases	1.21	0.00	0.00	0.00	0.16	2.03	4.73	10.60	198
Net loans and leases	72.25	52.24	58.19	67.11	73.81	78.20	82.22	84.22	198
Debt securities over 1 year	13.15	1.76	3.16	7.26	12.33	18.03	25.99	31.97	198
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.01	0.07	0.23	0.57	198
Subtotal	86.10	75.53	78.40	83.85	86.91	89.12	91.07	91.96	198
Interest-bearing bank balances	4.36	0.37	0.86	1.78	3.30	6.77	10.57	12.60	198
Federal funds sold and reverse repos	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.58	198
Debt securities 1 year or less	1.79	0.05	0.20	0.53	1.19	2.21	6.24	8.66	198
Trading assets	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.28	198
Total earning assets	93.02	88.70	89.90	91.58	93.17	94.48	95.77	96.31	198
Non-interest cash and due from depository institutions	0.87	0.17	0.34	0.61	0.90	1.11	1.42	1.77	198
Other real estate owned	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.21	198
All other assets	6.02	2.98	3.54	4.59	5.78	7.32	8.92	9.81	198
<b>Memoranda</b>									
Short-term investments	6.66	1.58	2.02	3.20	6.02	9.52	14.04	17.17	198
US Treasury securities	0.60	0.00	0.00	0.00	0.10	1.10	2.49	4.10	198
US agency securities (excluding mortgage-backed securities)	1.15	0.00	0.00	0.05	0.53	1.69	4.55	7.78	198
Municipal securities	2.49	0.00	0.00	0.35	1.31	4.11	8.79	11.43	198
Mortgage-backed securities	8.13	0.59	1.36	3.80	7.60	12.01	16.40	19.72	198
Asset-backed securities	0.53	0.00	0.00	0.00	0.05	0.93	2.29	5.28	198
Other debt securities	0.47	0.00	0.00	0.01	0.30	0.82	1.64	2.18	198
Loans held-for-sale	0.17	0.00	0.00	0.01	0.06	0.21	0.63	2.08	198
Loans held for investment	72.75	51.74	58.80	67.63	74.80	78.86	82.45	83.85	198
Real estate loans secured by 1-4 family	16.48	1.64	3.31	8.23	15.17	23.59	33.16	41.60	198
Revolving	2.05	0.01	0.09	0.68	1.81	3.07	5.21	6.08	198
Closed-end, secured by first liens	13.69	1.15	2.22	6.28	12.59	20.06	27.58	35.70	198
Closed-end, secured by junior liens	0.34	0.00	0.01	0.09	0.26	0.52	1.00	1.24	198
Commercial real estate loans	35.62	14.23	21.31	28.53	35.76	42.09	50.25	57.70	198
Construction and land development	5.03	0.62	1.98	3.06	4.75	6.91	9.24	10.96	198
Multifamily	5.46	0.62	1.54	2.74	4.78	7.59	10.90	18.12	198
Nonfarm nonresidential	23.91	8.11	12.36	18.35	23.91	29.63	35.29	37.96	198
Real estate loans secured by farmland	1.06	0.00	0.00	0.02	0.33	1.81	4.71	6.39	198

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 2  
Date: 09/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	76.89	44.50	55.50	67.74	79.77	86.59	91.11	95.21	198
Real estate loans secured by 1-4 family	22.80	2.00	4.11	11.82	21.28	32.38	44.36	53.28	198
Revolving	2.87	0.02	0.14	0.93	2.52	4.20	7.03	9.63	198
Closed-end	19.48	1.59	3.17	9.53	18.05	28.73	37.04	48.30	198
Commercial real estate loans	49.63	22.90	32.57	39.99	49.69	59.08	70.86	76.54	198
Construction and land development	7.02	0.86	2.44	4.17	6.58	9.83	12.79	14.69	198
1-4 family	1.47	0.00	0.09	0.41	1.02	2.19	4.18	4.84	198
Other	5.49	0.77	1.63	3.28	5.09	7.56	10.54	12.09	198
Multifamily	7.52	0.86	2.09	4.04	6.73	9.86	15.37	28.71	198
Nonfarm nonresidential	33.46	12.26	17.61	26.29	32.97	41.12	49.53	55.88	198
Owner-occupied	11.53	2.53	3.74	7.37	11.88	15.02	18.49	22.24	198
Other	21.47	7.21	10.55	15.63	20.32	28.07	34.46	39.58	198
Real estate loans secured by farmland	1.53	0.00	0.00	0.03	0.47	2.45	6.50	9.61	198
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	198
Commercial and industrial loans	13.34	2.46	4.15	7.98	11.73	18.70	25.53	33.52	198
Loans to individuals	3.16	0.02	0.06	0.32	1.19	4.54	13.38	19.60	198
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.04	0.24	0.33	198
Agricultural loans	0.80	0.00	0.00	0.00	0.07	1.12	4.20	6.01	198
Other loans and leases	1.75	0.00	0.00	0.00	0.21	2.80	7.19	14.76	198
<b>Loans &amp; Leases, Percent of Tier 1 Capital+ALLL (CECL transition adjusted)</b>									
Real estate loans	507.97	196.36	307.80	409.22	503.00	621.64	705.81	785.97	198
Real estate loans secured by 1-4 family	152.56	14.38	30.06	66.85	148.59	211.99	333.69	422.50	198
Revolving	18.82	0.12	0.89	5.76	15.36	28.40	45.38	61.23	198
Closed-end	130.87	11.65	22.50	54.35	120.23	184.37	299.86	356.95	198
Commercial real estate loans	323.69	103.96	180.76	249.91	312.60	404.34	479.07	539.62	198
Construction and land development	45.34	5.13	17.27	28.83	42.24	61.29	81.31	96.86	198
1-4 family	9.37	0.00	0.47	2.82	6.84	12.77	26.37	36.04	198
Other	35.25	4.68	11.75	22.34	32.86	47.14	65.01	80.12	198
Multifamily	49.64	5.83	14.19	23.99	43.35	68.68	116.57	172.07	198
Nonfarm nonresidential	219.04	56.64	101.25	161.51	212.02	277.13	353.82	387.06	198
Owner-occupied	75.17	14.26	22.46	45.84	75.74	100.11	130.67	146.15	198
Other	141.58	35.88	59.24	89.68	137.18	185.74	253.91	271.46	198
Real estate loans secured by farmland	9.57	0.00	0.00	0.17	2.79	15.66	42.23	58.15	198
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	198
Commercial and industrial loans	87.27	17.16	22.99	45.88	79.50	122.09	178.92	231.22	198
Loans to individuals	19.90	0.18	0.48	1.99	7.53	25.10	86.24	123.54	198
Credit card loans	0.22	0.00	0.00	0.00	0.00	0.30	1.32	2.02	198
Agricultural loans	5.12	0.00	0.00	0.00	0.35	7.83	26.65	40.78	198
Other loans and leases	10.54	0.00	0.00	0.00	1.72	16.39	43.35	84.91	198
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	37.87	15.13	21.15	29.52	37.19	45.35	57.15	65.10	198
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adj.)	248.06	85.54	123.63	174.12	239.58	312.60	384.56	481.51	198
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	326.79	103.96	181.93	250.67	314.56	409.30	484.40	547.03	198

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2025

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	6.66	1.58	2.02	3.20	6.02	9.52	14.04	17.17	198
Liquid assets	16.34	6.70	8.19	11.74	15.42	20.60	26.78	30.83	198
Investment securities	15.71	3.17	5.08	10.05	15.01	19.98	30.25	36.73	198
Net loans and leases	72.25	52.24	58.19	67.11	73.81	78.20	82.22	84.22	198
Net loans, leases and standby letters of credit	72.65	52.35	58.37	67.39	74.37	78.50	82.47	84.36	198
Core deposits	73.00	55.66	61.13	67.70	74.25	78.31	81.70	82.75	198
Noncore funding	14.14	3.22	4.71	8.56	12.87	19.32	26.68	31.25	198
Time deposits of \$250K or more	5.53	0.56	1.62	3.36	5.17	7.24	10.32	12.47	198
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
Federal funds purchased and repos	0.39	0.00	0.00	0.00	0.00	0.56	2.25	4.00	198
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
Net federal funds purchased (sold)	0.37	-0.39	-0.08	0.00	0.00	0.46	1.97	4.00	198
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
Other borrowings w/remaining maturity of 1 year or less	1.82	0.00	0.00	0.00	0.87	3.64	6.07	8.26	198
Earning assets that reprice within 1 year	33.66	15.79	18.82	23.91	32.70	41.96	50.69	58.69	198
Interest-bearing liabilities that reprice within 1 year	20.16	3.72	7.92	13.24	17.34	23.39	44.01	60.00	198
Long-term debt that reprices within 1 year	0.19	0.00	0.00	0.00	0.00	0.20	1.11	1.86	198
Net assets that reprice within 1 year	12.53	-20.37	-9.56	2.59	12.48	23.69	32.94	40.49	198
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	8.54	-10.46	-4.04	1.27	8.50	14.93	22.72	28.29	198
Net short-term noncore funding dependence	5.56	-10.81	-6.03	-0.74	5.06	11.73	18.09	21.16	198
Short-term investment / Short-term noncore funding	75.36	10.43	15.16	29.53	54.20	106.50	200.83	351.12	197
Liquid assets - short-term noncore funding / Nonliquid assets	6.15	-15.53	-12.02	-1.93	5.86	13.35	24.71	35.65	198
Net loans and leases / Total deposits	86.98	62.44	67.83	80.51	89.37	95.03	101.07	105.04	198
Net loans and leases / Core deposits	99.62	67.39	74.57	88.77	99.59	109.67	126.91	137.15	198
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.84	-20.15	-14.14	-6.61	-1.68	-0.03	0.00	0.17	115
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.17	-26.21	-18.73	-11.10	-5.51	-2.02	-0.53	-0.01	196
Structured notes appreciation (depreciation) / Tier 1 capital	-0.21	-0.90	-0.72	-0.40	-0.10	-0.01	0.00	0.00	42
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	11.95	0.00	0.00	0.00	1.01	25.44	48.08	59.11	197
Available-for-sale securities	86.11	36.11	48.87	68.08	95.82	99.75	100.00	100.00	197
US Treasury securities	4.66	0.00	0.00	0.00	0.70	6.48	21.45	45.74	197
US agency securities (excluding mortgage-backed securities)	7.09	0.00	0.00	0.50	3.70	10.42	27.68	42.77	197
Municipal securities	14.23	0.00	0.00	2.60	11.50	25.41	40.18	50.70	197
Mortgage-backed securities	53.74	7.07	17.23	36.01	55.79	71.57	83.13	89.66	197
Asset-backed securities	3.14	0.00	0.00	0.00	0.41	4.74	13.83	25.49	197
Other debt securities	3.59	0.00	0.00	0.07	1.93	5.90	12.84	20.58	197
Mutual funds and equity securities	0.58	0.00	0.00	0.00	0.04	0.57	2.31	9.74	197
Debt securities 1 year or less	12.50	0.68	1.58	4.41	8.99	18.38	35.43	47.43	197
Debt securities 1 to 5 years	20.42	1.98	3.95	8.44	18.97	30.38	43.63	50.22	197
Debt securities over 5 years	62.45	15.97	27.08	47.82	65.22	78.95	89.10	92.56	197
Pledged securities	50.04	1.07	8.24	33.06	51.52	71.37	85.72	91.13	197
Structured notes, fair value	0.20	0.00	0.00	0.00	0.00	0.00	1.42	3.64	197
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	14.08	-51.95	-45.48	-18.58	6.53	41.70	101.73	129.29	181
Investment securities	0.02	-24.07	-16.68	-7.37	0.10	8.01	17.95	30.28	180
Core deposits	5.65	-4.27	-1.66	1.54	4.83	8.86	15.22	23.82	181
Noncore funding	-2.78	-46.02	-35.15	-17.93	-2.44	11.16	31.77	55.72	180



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 2  
Date:09/30/2025

	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>									
Futures and forwards	3.44	0.00	0.00	0.00	0.67	2.74	23.44	43.45	82
<b>Written options</b>									
Written options	5.34	0.00	0.00	0.00	1.30	6.23	28.57	39.89	82
<b>Exchange-traded</b>									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
<b>Over-the-counter</b>									
Over-the-counter	5.17	0.00	0.00	0.00	1.25	5.75	28.57	39.89	82
<b>Purchased options</b>									
Purchased options	2.82	0.00	0.00	0.00	0.00	2.12	13.80	33.13	82
<b>Exchange-traded</b>									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
<b>Over-the-counter</b>									
Over-the-counter	2.82	0.00	0.00	0.00	0.00	2.12	13.80	33.13	82
<b>Swaps</b>									
Swaps	86.67	0.00	29.97	75.35	95.28	99.13	100.00	100.00	82
<b>Held for trading</b>									
Held for trading	13.18	0.00	0.00	0.00	0.00	1.62	81.25	95.05	82
<b>Interest rate contracts</b>									
Interest rate contracts	13.18	0.00	0.00	0.00	0.00	1.62	81.25	95.05	82
<b>Foreign exchange contracts</b>									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
<b>Equity, commodity, and other contracts</b>									
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>									
Non-traded	86.82	4.95	18.75	98.38	100.00	100.00	100.00	100.00	82
<b>Interest rate contracts</b>									
Interest rate contracts	86.64	4.95	18.75	98.08	100.00	100.00	100.00	100.00	82
<b>Foreign exchange contracts</b>									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
<b>Equity, commodity, and other contracts</b>									
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>									
Derivative contracts (excluding futures and forex 14 days or less)	90.45	2.18	51.25	86.90	98.57	100.00	108.34	115.08	82
<b>One year or less</b>									
One year or less	14.73	0.00	0.00	2.23	12.24	24.74	45.86	55.04	82
<b>Over 1 year to 5 years</b>									
Over 1 year to 5 years	46.92	0.00	0.00	39.48	53.88	66.91	87.98	96.79	82
<b>Over 5 years</b>									
Over 5 years	18.31	0.00	0.00	0.44	18.09	34.74	45.62	52.32	82
<b>Gross negative fair value (absolute value)</b>									
Gross negative fair value (absolute value)	1.12	0.00	0.04	0.35	1.09	1.56	2.16	2.57	82
<b>Gross positive fair value</b>									
Gross positive fair value	1.39	0.07	0.31	0.66	1.33	1.99	2.59	3.50	82
<b>Percent of Tier 1 Capital</b>									
<b>Gross negative fair value, absolute value (X)</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	198
<b>Gross positive fair value (X)</b>									
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.05	198
<b>Held for trading (X)</b>									
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	198
<b>Non-traded (X)</b>									
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	198
<b>Current credit exposure (X)</b>									
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	198
<b>Credit losses on derivative contracts</b>									
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
<b>Past Due Derivative Instruments Fair Value</b>									
<b>30-89 days past due</b>									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
<b>90+ days past due</b>									
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
<b>Other Ratios</b>									
<b>Current credit exposure / Risk-weighted assets</b>									
Current credit exposure / Risk-weighted assets	0.05	0.00	0.00	0.00	0.00	0.08	0.36	0.59	179

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2025

**Allowance and Net Loan and Lease Losses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.15	-0.01	0.00	0.05	0.12	0.22	0.45	0.64	198
Provision for loan and lease losses / Average loans and leases	0.21	-0.01	0.00	0.07	0.16	0.30	0.57	0.82	198
Provision for loan and lease losses / Net loan and lease losses	193.75	-376.89	-65.32	64.19	125.30	266.74	772.60	1255.82	195
Allowance for loan and lease losses / Total loans and leases not held for sale	1.19	0.68	0.81	1.01	1.18	1.34	1.61	2.05	198
Allowance for loan and lease losses / Total loans and leases	1.19	0.68	0.81	1.00	1.18	1.34	1.60	2.05	198
Allowance for loan and lease losses / Net loans and leases losses (X)	24.08	1.48	2.19	4.27	13.00	33.64	75.70	146.25	177
Allowance for loan and lease losses / Nonaccrual assets	339.13	59.32	77.84	117.93	220.40	419.25	698.08	2361.50	196
ALLL / 90+ days past due + nonaccrual loans and leases	310.08	53.25	74.56	112.93	204.00	371.18	639.52	2297.61	196
Gross loan and lease losses / Average loans and leases	0.19	0.01	0.01	0.03	0.10	0.31	0.55	1.12	198
Recoveries / Average loans and leases	0.03	0.00	0.00	0.01	0.02	0.05	0.12	0.20	198
Net losses / Average loans and leases	0.15	-0.01	0.00	0.03	0.07	0.25	0.48	0.85	198
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	198
Recoveries / Prior year-end losses	21.28	0.94	2.65	8.42	16.80	33.20	49.11	76.16	180
Earnings coverage of net loan and lease losses (X)	24.23	-234.83	-44.57	5.65	18.11	52.22	123.40	168.13	195
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.03	-0.03	-0.01	0.00	0.00	0.03	0.12	0.26	197
Real estate loans secured by 1-4 family	0.00	-0.04	-0.02	0.00	0.00	0.01	0.03	0.06	196
Revolving	0.01	-0.06	-0.02	0.00	0.00	0.00	0.06	0.12	191
Closed-end	0.00	-0.03	-0.01	0.00	0.00	0.00	0.03	0.05	196
Commercial real estate loans	0.03	-0.03	-0.01	0.00	0.00	0.03	0.18	0.36	197
Construction and land development	0.01	-0.01	0.00	0.00	0.00	0.00	0.05	0.15	195
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	195
Other	0.00	-0.02	0.00	0.00	0.00	0.00	0.02	0.14	195
Multifamily	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.26	195
Nonfarm nonresidential	0.03	-0.05	-0.01	0.00	0.00	0.03	0.22	0.56	197
Owner-occupied	0.01	-0.01	-0.01	0.00	0.00	0.00	0.03	0.10	197
Other	0.02	-0.01	0.00	0.00	0.00	0.00	0.10	0.33	197
Real estate loans secured by farmland	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	165
Commercial and industrial loans	0.37	-0.06	-0.03	0.01	0.15	0.57	1.48	2.64	198
Loans to individuals	1.29	0.05	0.10	0.26	0.72	1.65	5.01	7.68	170
Credit card loans	2.33	0.00	0.00	0.19	1.40	4.73	6.97	8.76	68
Agricultural loans	0.03	-0.07	0.00	0.00	0.00	0.00	0.14	0.73	132
Loans to foreign governments and institutions									
Other loans and leases	0.33	0.00	0.00	0.00	0.02	0.44	1.18	4.00	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2025

**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	0.29	0.02	0.05	0.12	0.21	0.43	0.72	0.97	198
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.03	0.13	0.22	198
Nonaccrual loans and leases	0.61	0.04	0.14	0.27	0.50	0.76	1.43	1.87	198
90+ days past due and nonaccrual loans and leases	0.67	0.05	0.15	0.29	0.55	0.92	1.61	2.20	198
<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	198
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
Nonaccrual restructured	0.03	0.00	0.00	0.00	0.00	0.01	0.14	0.46	198
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	198
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30+ days past due and nonaccrual assets	0.99	0.13	0.27	0.47	0.82	1.32	2.21	3.84	198
90+ days past due and nonaccrual assets	0.49	0.03	0.08	0.21	0.40	0.70	1.18	1.73	198
90+ past due and nonaccrual assets + other real estate owned	0.53	0.04	0.10	0.23	0.44	0.73	1.26	2.03	198
<b>Restructured and Nonaccrual Loans and Leases</b>									
Total assets	0.58	0.04	0.11	0.23	0.45	0.83	1.29	2.20	198
Allowance for loan and lease losses	68.64	6.72	14.90	28.64	56.34	103.84	147.41	222.89	197
Equity capital + allowance for loan and lease losses	5.19	0.30	1.09	2.19	4.21	7.30	12.11	19.13	198
Tier 1 capital + allowance for loan and lease losses	5.30	0.27	0.95	2.09	4.16	7.76	12.14	21.31	198
Loans and leases + other real estate owned	0.78	0.09	0.18	0.32	0.65	1.13	1.74	2.76	198

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 09/30/2025

**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	0.24	0.01	0.03	0.09	0.17	0.34	0.63	1.03	197
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.13	0.18	197
	Nonaccrual	0.57	0.04	0.07	0.21	0.44	0.80	1.48	2.22	197
Commercial and industrial	30-89 days past due	0.29	0.00	0.00	0.03	0.20	0.47	0.91	1.45	198
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.20	198
	Nonaccrual	0.91	0.00	0.03	0.16	0.63	1.21	2.67	4.02	198
Individuals	30-89 days past due	0.72	0.00	0.00	0.20	0.56	1.06	2.43	3.64	194
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.18	0.37	194
	Nonaccrual	0.19	0.00	0.00	0.00	0.10	0.34	0.75	0.99	194
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Agricultural	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.07	0.46	0.77	132
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
	Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.26	1.10	2.75	132
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.20	0.00	0.00	0.00	0.00	0.16	1.03	1.75	118
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	118
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.01	0.99	3.13	118

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: 2  
Date: 09/30/2025

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.35	0.01	0.05	0.11	0.25	0.50	0.97	1.40	196
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.24	0.36	196
	Nonaccrual	0.49	0.00	0.07	0.19	0.39	0.72	1.16	1.56	196
Revolving	30-89 days past due	0.31	0.00	0.00	0.04	0.22	0.55	0.97	1.31	191
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.24	191
	Nonaccrual	0.42	0.00	0.00	0.05	0.30	0.72	1.28	2.16	191
Closed-End	30-89 days past due	0.34	0.00	0.01	0.08	0.21	0.48	0.99	1.55	196
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.03	0.27	0.42	196
	Nonaccrual	0.50	0.00	0.03	0.18	0.38	0.73	1.23	1.64	196
Junior Lien	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.10	196
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	196
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.15	196
Commercial real estate	30-89 days past due	0.16	0.00	0.00	0.02	0.09	0.25	0.62	1.10	197
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.16	197
	Nonaccrual	0.61	0.00	0.00	0.08	0.39	0.89	1.90	3.00	197
Construction and development	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.15	0.90	1.43	195
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.17	195
	Nonaccrual	0.53	0.00	0.00	0.00	0.00	0.67	3.11	5.52	195
1-4 family	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.21	195
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	195
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.20	0.37	195
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.08	0.67	1.43	195
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	195
	Nonaccrual	0.45	0.00	0.00	0.00	0.00	0.40	2.92	4.60	195
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.00	0.43	1.07	195
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	195
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.06	1.18	3.00	195
Nonfarm non-residential	30-89 days past due	0.14	0.00	0.00	0.00	0.06	0.21	0.57	0.95	197
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	197
	Nonaccrual	0.56	0.00	0.00	0.06	0.32	0.87	1.94	3.41	197
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.00	0.02	0.09	0.21	0.48	197
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	197
	Nonaccrual	0.18	0.00	0.00	0.01	0.09	0.27	0.73	1.44	197
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.09	0.38	0.57	197
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	197
	Nonaccrual	0.29	0.00	0.00	0.00	0.05	0.45	1.42	2.95	197
Farmland	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.06	0.50	1.35	165
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	165
	Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.36	1.70	2.81	165
Credit card	30-89 days past due	1.51	0.00	0.00	0.00	0.84	2.79	5.44	7.53	68
	90+ days past due	0.31	0.00	0.00	0.00	0.00	0.64	1.44	1.82	68
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.25	2.41	68

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









**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 2  
Date: 09/30/2025

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	69.93	0.00	6.38	33.46	69.63	98.11	118.65	149.93	164
Dividends declared / Net income	25.60	0.00	0.00	8.16	25.60	39.98	63.11	85.82	191
Net income - dividends / Average equity	7.54	-1.92	1.47	5.19	7.76	10.14	12.21	14.83	198
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	167.66	0.00	0.00	100.00	144.64	241.16	414.58	604.34	163
Dividends from nonbank subsidiaries	1.17	0.00	0.00	0.00	0.00	0.11	7.16	30.47	163
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163
Dividends from all subsidiaries	191.92	0.00	43.98	103.11	148.76	248.13	420.12	661.64	163
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	42.87	0.00	0.00	17.91	43.83	66.76	98.43	132.84	183
Interest income from bank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.03	0.44	1.42	183
Management and service fees from bank subsidiaries	0.28	0.00	0.00	0.00	0.00	0.00	0.00	12.19	183
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	183
Operating income from bank subsidiaries	46.32	0.00	0.00	18.67	46.34	71.72	111.93	153.60	183
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	63.68	0.00	0.00	3.12	91.12	100.00	136.44	167.66	70
Interest income from nonbank subsidiaries	0.42	0.00	0.00	0.00	0.00	0.00	1.18	10.59	70
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Other income from nonbank subsidiaries	0.16	0.00	0.00	0.00	0.00	0.00	0.00	5.31	70
Operating income from nonbank subsidiaries	77.95	0.00	0.00	15.40	100.00	100.60	147.56	430.81	70
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	21.86	0.00	0.00	0.00	18.62	32.64	56.62	61.56	11
Interest income from subsidiary holding companies	3.53	0.00	0.00	0.00	0.00	0.00	0.06	19.42	11
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating income from subsidiary holding companies	25.40	0.00	0.00	4.37	24.74	36.97	56.62	61.56	11
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	75.87	0.00	0.00	69.16	98.29	99.82	100.00	100.00	190
Interest income from bank subsidiaries	0.27	0.00	0.00	0.00	0.00	0.07	1.38	6.79	190
Management and service fees from bank subsidiaries	0.42	0.00	0.00	0.00	0.00	0.00	0.00	20.08	190
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	190
Operating income from bank subsidiaries	82.37	0.00	0.00	91.52	99.37	100.00	100.00	100.00	190
Dividends from nonbank subsidiaries	0.70	0.00	0.00	0.00	0.00	0.07	4.23	17.18	190
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.21	190
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	190
Operating income from nonbank subsidiaries	1.29	0.00	0.00	0.00	0.00	0.23	9.10	25.31	190
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Operating income from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.74	190
Loans and advances from subsidiaries / Short term debt	1743.23	0.00	0.00	0.00	531.75	2948.52	4791.69	6240.67	13
Loans and advances from subsidiaries / Total debt	30.31	0.00	0.00	0.00	20.83	48.09	102.90	167.12	114

# BHCPR Reporters for Quarter Ending 09/30/2025

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 06/30/2025 and Other Notes</u>
1399765	4,788,668	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	9,057,180	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1117464	3,250,838	ACNB CORPORATION	GETTYSBURG, PA	
5902912	3,720,527	ADAM CORPORATION/GROUP, THE	COLLEGE STATION, TX	
2067007	5,330,573	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1061679	6,819,828	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
5559343	8,687,446	AMALGAMATED FINANCIAL CORP	NEW YORK, NY	
1059715	5,291,377	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	5,539,714	ANB CORPORATION, THE	TERRELL, TX	
2454380	3,301,319	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	4,587,115	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1108350	3,217,657	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2858951	8,599,423	BANCORP, INC., THE	WILMINGTON, DE	
1097306	7,919,904	BANCPPLUS CORPORATION	RIDGELAND, MS	
3547999	7,302,189	BANGOR BANCORP, MHC	BANGOR, ME	
1208009	4,420,268	BANK FIRST CORPORATION	MANITOWOC, WI	
3590388	3,869,021	BANK OF MARIN BANCORP	NOVATO, CA	
1247455	3,341,454	BANKFIRST CAPITAL CORPORATION	MACON, MS	New Y-9C/BHCPR reporter
3553815	3,243,962	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3202832	3,257,515	BANTERRA CORP	ELDORADO, IL	
1115385	4,717,253	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	3,353,065	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	3,100,962	BEACON BANCORP	TAUNTON, MA	
1246159	6,658,971	BESSEMER GROUP, INCORPORATED, THE	WOODBRIIDGE, NJ	
3602245	7,317,122	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
2935142	3,717,178	BOU BANCORP, INC.	OGDEN, UT	
1133781	3,760,311	BRAVERA HOLDINGS CORP.	DICKINSON, ND	
3378764	5,359,994	BRIDGEWATER BANCSHARES, INC.	SAINT LOUIS PARK, MN	
1106879	5,823,817	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	7,495,972	BTC FINANCIAL CORPORATION	DES MOINES, IA	
5756704	7,889,037	BURKE & HERBERT FINANCIAL SERVICES CORP.	ALEXANDRIA, VA	
3488850	7,960,880	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1204627	9,812,375	BYLINE BANCORP, INC.	CHICAGO, IL	
5443938	4,101,209	CALIFORNIA BANCORP	SAN DIEGO, CA	
2687795	6,953,129	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	6,981,522	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	5,269,751	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
2808590	3,390,070	CAPITAL BANCORP, INC.	ROCKVILLE, MD	
1085509	4,323,774	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3927078	5,482,061	CAPITAL FUNDING BANCORP, INC.	BALTIMORE, MD	
4226910	9,791,613	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
5530258	4,840,119	CARTER BANKSHARES, INC.	MARTINSVILLE, VA	
2925406	3,846,765	CBC BANCORP	IRVINE, CA	
1860863	3,777,501	CBX CORPORATION	CARROLLTON, IL	
2158156	3,928,347	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1022764	7,421,478	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1051465	3,844,614	CENTRAL SERVICE CORPORATION	ENID, OK	
5164989	4,911,346	CHARLESBRIDGE, MHC	DEDHAM, MA	

1125030	5,774,507	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND
1139297	4,296,902	CHOICEONE FINANCIAL SERVICES, INC.	SPARTA, MI
1076262	6,667,279	CITY HOLDING COMPANY	CHARLESTON, WV
1246533	4,113,334	CIVISTA BANCSHARES, INC	SANDUSKY, OH
1118340	8,254,319	CNB FINANCIAL CORPORATION	CLEARFIELD, PA
3203008	4,553,076	COASTAL FINANCIAL CORPORATION	EVERETT, WA
1085170	3,152,746	COLONY BANKCORP, INC.	FITZGERALD, GA
1080595	4,965,603	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	FLOWOOD, MS
1070644	6,638,129	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY
2935405	3,612,264	COMMUNITY WEST BANCSHARES	FRESNO, CA
4389329	8,175,287	CRB GROUP, INC.	FORT LEE, NJ
1486517	5,484,665	CTBC CAPITAL CORP.	LOS ANGELES, CA
2242523	3,492,090	D.L. EVANS BANCORP	BURLEY, ID
1121229	4,797,407	DACOTAH BANKS, INC.	ABERDEEN, SD
2107707	4,582,694	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO
2777016	3,605,719	ENCORE BANCSHARES, INC	LITTLE ROCK, AR
3180547	6,369,161	EQUITY BANCSHARES, INC.	WICHITA, KS
2781910	5,635,100	FARMERS & MERCHANTS BANCORP	LODI, CA
1134630	3,390,752	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH
1053580	8,992,164	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1071191	5,243,970	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1118797	6,580,376	FB CORPORATION	CREVE COEUR, MO
1249002	4,657,120	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY-VARINA, NC
3223967	3,342,507	FIDELITY FINANCIAL CORPORATION	WICHITA, KS
1032464	6,288,052	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
3547159	3,930,540	FINEMARK HOLDINGS, INC.	FORT MYERS, FL
1199974	8,089,562	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1988646	4,113,196	FIRST BANCORP, INC.	LEBANON, VA
1133932	3,191,013	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME
1204560	9,934,884	FIRST BANCSHARES, INC.	MERRILLVILLE, IN
1247428	4,034,845	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI
1108097	4,330,845	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX
1478017	3,189,613	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA
1249039	3,326,087	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN
3839201	4,141,972	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL
1208595	5,698,636	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3589560	3,797,336	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA
3393178	5,639,174	FIRST INTERNET BANCORP	FISHERS, IN
1206760	7,830,368	FIRST MID BANCSHARES, INC.	MATTOON, IL
4843090	3,179,327	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH
1206313	6,572,544	FIRST NATIONAL BANCSHARES, INC.	EAST LANSING, MI
1096505	8,717,485	FIRST SECURITY BANCORP	SEARCY, AR
1099917	4,319,091	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
3189906	3,240,435	FIRST WESTERN FINANCIAL, INC.	DENVER, CO
1066713	8,495,437	FIRSTSUN CAPITAL BANCORP	DENVER, CO
1123072	4,738,158	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD
3162927	4,641,770	FIVE STAR BANCORP	RANCHO CORDOVA, CA
2393274	8,871,991	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
3391129	7,698,600	FORBRIGHT, INC.	CHEVY CHASE, MD
1128358	3,607,774	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN
1026801	6,132,521	FREMONT BANCORPORATION	FREMONT, CA
1098620	8,401,248	GERMAN AMERICAN BANCORP, INC.	JASPER, IN
2339133	5,742,075	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
1862036	3,111,602	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX
2453084	3,780,371	H BANCORP LLC	IRVINE, CA

2900261	7,856,731	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
4973353	5,627,000	HARBORONE BANCORP, INC.	BROCKTON, MA
1208120	5,035,027	HBT FINANCIAL, INC.	BLOOMINGTON, IL
2634874	5,623,720	HERITAGE COMMERCE CORP	SAN JOSE, CA
2166124	7,011,879	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA
1245291	4,653,468	HILLS BANCORPORATION	HILLS, IA
3851191	3,494,074	HOME BANCORP, INC.	LAFAYETTE, LA
2592714	5,436,263	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
3728930	6,606,174	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA
4366003	4,591,576	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC
1209136	6,712,497	HORIZON BANCORP, INC.	MICHIGAN CITY, IN
5806739	5,350,041	IFS 1820 BANCORP, MHC	NEWBURYPORT, MA
1118854	3,809,325	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY
1201925	5,493,113	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI
1064278	6,816,921	INTRUST FINANCIAL CORPORATION	WICHITA, KS
1134498	4,391,626	INWOOD BANCSHARES, INC.	DALLAS, TX
1490701	7,103,204	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI
3099443	7,648,010	KEARNY FINANCIAL CORP.	FAIRFIELD, NJ
1208906	6,899,597	LAKELAND FINANCIAL CORPORATION	WARSAW, IN
3439236	5,083,755	LEADER BANCORP, INC	ARLINGTON, MA
6005472	8,681,941	LIBERTY FINANCIAL CORPORATION	MIDDLETOWN, CT
2325350	3,292,781	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX
1103766	4,382,322	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX
2589714	3,395,043	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ
2608763	6,308,486	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI
4750086	3,626,678	METROCITY BANKSHARES, INC.	DORAVILLE, GA
2820211	8,234,430	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY
1944204	6,267,349	MID PENN BANCORP, INC.	HARRISBURG, PA
3932072	6,113,775	MIDDLESEX BANCORP MHC	NATICK, MA
1491351	6,911,515	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL
1245228	6,249,753	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA
4369808	7,089,882	MUTUAL BANCORP	HYANNIS, MA
3211601	3,238,446	MVB FINANCIAL CORP.	FAIRMONT, WV
2398082	3,959,353	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA
5860236	5,442,492	NB BANCORP, INC.	NEEDHAM, MA
4436559	3,797,749	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH
3212091	5,830,010	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY
3103603	9,029,430	NICOLET BANKSHARES, INC.	GREEN BAY, WI
1246935	3,234,086	NORTHERN BANCORP, INC.	WOBURN, MA
3132863	5,725,503	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ
2737814	6,839,580	NORTHPOINTE BANCSHARES, INC.	GRAND RAPIDS, MI
1136661	7,397,102	OCEAN BANKSHARES, INC.	MIAMI, FL
1206911	6,991,754	OLD SECOND BANCORP, INC.	AURORA, IL
2233950	5,196,474	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX
1885307	9,791,306	ORIGIN BANCORP, INC.	RUSTON, LA
1248153	5,470,233	ORRSTOWN FINANCIAL SERVICES, INC.	HARRISBURG, PA
1142336	9,862,068	PARK NATIONAL CORPORATION	NEWARK, OH
1200692	3,727,558	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL
2390013	7,172,376	PATHWARD FINANCIAL, INC.	SIOUX FALLS, SD
2651590	7,439,642	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ
1070578	9,623,944	PEOPLES BANCORP INC.	MARIETTA, OH
1139541	5,159,636	PEOPLES FINANCIAL SERVICES CORP.	DUNMORE, PA
3186585	6,074,994	PEOPLESBANCORP, MHC	HOLYOKE, MA
3325740	3,955,169	PRIMIS FINANCIAL CORP.	MC LEAN, VA
2125813	9,568,302	QCR HOLDINGS, INC.	MOLINE, IL

4176855	4,208,455	RBB BANCORP	LOS ANGELES, CA	
1130584	3,887,084	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	3,214,363	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	3,064,953	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO	
1097025	7,014,919	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
4422851	3,844,611	RIVER FINANCIAL CORPORATION	PRATTVILLE, AL	
4267472	3,571,919	RIVER RUN BANCORP, MHC	NEWBURYPORT, MA	New Y-9C/BHCPR reporter
1071397	9,817,483	S&T BANCORP, INC.	INDIANA, PA	
3365858	8,426,350	SALEM FIVE BANCORP	SALEM, MA	
2429838	6,278,479	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	3,709,377	SIERRA BANCORP	PORTERVILLE, CA	
1131497	5,784,983	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	4,479,437	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	5,467,358	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	4,361,908	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	5,036,351	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1245068	8,383,160	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1427275	3,448,752	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
1249730	9,307,376	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	7,189,042	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1246467	3,061,263	TAMPA BAY BANKING COMPANY	TAMPA, FL	
4475473	5,061,808	THIRD COAST BANCSHARES, INC.	HUMBLE, TX	
2367921	8,468,731	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	9,878,836	TRICO BANCSHARES	CHICO, CA	
3233126	6,357,149	TRIUMPH FINANCIAL, INC.	DALLAS, TX	
1048513	6,349,025	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1097182	3,970,267	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	8,573,616	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
5301421	3,238,056	USB BANCORP, INC.	DANBURY, CT	
1050712	3,698,700	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
5278381	4,920,723	VBT FINANCIAL CORPORATION, INC	SAN ANTONIO, TX	
1917600	4,346,492	VERABANK, INC.	HENDERSON, TX	
2012315	4,064,821	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
1115349	6,723,376	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	5,682,311	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	3,985,480	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1025541	5,923,750	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3122051	3,134,724	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX	
2004141	5,836,918	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	9,748,591	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 198 bank holding companies.