

	12/31/2025			09/30/2025			06/30/2025			03/31/2025			12/31/2024		
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	3.84	5.41	2	3.76	5.39	1	3.68	5.33	1	3.62	5.24	1	3.51	5.27	1
- Interest Expense	1.41	1.95	16	1.43	1.97	16	1.45	1.98	16	1.46	1.97	17	1.72	2.13	26
Net Interest Income (TE)	2.43	3.47	5	2.33	3.43	4	2.23	3.36	4	2.16	3.28	5	1.79	3.15	2
+ Noninterest Income	0.68	0.64	61	0.60	0.65	54	0.61	0.63	57	0.59	0.61	56	0.54	0.63	45
- Noninterest Expense	1.93	2.50	15	1.88	2.49	14	1.88	2.48	15	1.89	2.46	16	1.84	2.43	15
Pre-Provision Net Revenue (TE)	1.18	1.65	20	1.05	1.62	16	0.97	1.54	18	0.86	1.46	17	0.49	1.39	7
- Provision: Credit Losses	0.05	0.13	28	0.17	0.12	74	0.16	0.12	72	0.41	0.10	92	-0.04	0.11	5
- Provision: Credit Loss Oth Assets	0.00	0.00	29	0.00	0.00	21	0.00	0.00	22	-0.01	0.00	19	-0.01	0.00	27
Pretax Operating Income (TE)	1.13	1.50	25	0.87	1.48	14	0.81	1.40	15	0.46	1.34	8	0.53	1.25	11
+ Realized Gains/Losses Sec	0.00	-0.01	84	0.00	0.00	86	0.00	0.00	89	0.00	0.00	92	0.00	0.00	82
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	82	0.00	0.00	82	0.00	0.00	82	0.00	0.00	84	0.00	0.00	84
Pretax Net Operating Income (TE)	1.13	1.48	26	0.87	1.47	16	0.81	1.39	16	0.46	1.34	8	0.53	1.25	11
Net Operating Income	0.92	1.22	26	0.72	1.19	16	0.67	1.13	18	0.41	1.09	9	0.46	1.02	12
Net Inc Attrib to Min Ints	0.00	0.00	97	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	97
Net Income Adjusted Sub S	0.92	1.16	28	0.72	1.14	17	0.67	1.08	19	0.41	1.04	9	0.46	0.97	13
Net Income	0.92	1.21	26	0.72	1.19	16	0.67	1.13	18	0.41	1.09	9	0.46	1.02	12
Margin Analysis:															
Avg Earning Assets to Avg Assets	96.62	95.57	67	96.52	95.53	65	96.48	95.54	65	96.40	95.48	65	97.36	95.52	80
Avg Int-Bearing Funds to Avg Assets	72.05	71.96	49	72.02	72.16	48	71.93	72.42	47	71.49	72.53	44	71.43	72.63	45
Int Inc (TE) to Avg Earn Assets	3.97	5.67	1	3.90	5.65	1	3.82	5.58	1	3.75	5.49	1	3.60	5.53	0
Int Expense to Avg Earn Assets	1.46	2.04	15	1.49	2.07	15	1.50	2.07	15	1.51	2.07	16	1.77	2.23	22
Net Int Inc-TE to Avg Earn Assets	2.52	3.64	4	2.41	3.60	4	2.32	3.52	4	2.24	3.45	4	1.83	3.31	2
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.00	0.11	10	0.15	0.09	76	0.33	0.09	86	0.00	0.07	23	0.00	0.09	12
Earnings Coverage of Net Losses (X)	N/A	82.09	N/A	11.19	105.42	23	4.78	114.35	15	N/A	146.26	N/A	N/A	91.38	N/A
ACL on LN&LS HFI to LN&LS HFI	1.34	1.21	70	1.36	1.21	72	1.24	1.21	56	1.40	1.21	77	1.24	1.20	56
ACL on LN&LS HFI to Net Losses (X)	N/A	44.74	N/A	9.20	60.13	30	3.79	64.72	17	N/A	87.86	N/A	N/A	59.02	N/A
ACL on LN&LS HFI to Nonaccrual LN&LS (X)	0.93	5.04	15	0.69	5.77	7	0.76	6.20	8	0.79	6.67	9	0.81	7.34	8
30-89 Days Past Due	0.02	0.43	8	0.01	0.34	8	0.03	0.36	11	0.46	0.48	59	0.01	0.39	6
Total LN&LS-90+ Days PD & Nonaccrual	1.43	0.65	84	1.98	0.63	91	1.63	0.60	89	1.78	0.60	91	1.63	0.57	90
Non-Curr Lns+OREO to Lns+OREO	1.43	0.74	80	1.98	0.72	88	1.63	0.68	87	1.78	0.66	89	1.63	0.63	87
Liquidity															
Net Non Core Fund Dep New \$250M	-3.81	8.27	16	0.51	9.00	23	0.26	9.99	21	-4.69	8.97	13	-2.24	10.03	17
Net Loans & Leases to Assets	60.56	70.54	19	63.24	71.00	21	62.88	71.15	23	61.15	70.60	19	61.44	70.94	19
Net Loans & Leases to Deposits	70.47	83.03	18	73.32	83.59	23	72.69	83.82	22	70.29	82.61	19	71.07	83.32	20
Capitalization															
Leverage Ratio	9.9277	10.58	39	10.0396	10.59	42	9.6582	10.50	33	9.3592	10.40	26	9.3021	10.31	27
Total Capital Ratio	15.5131	14.85	67	15.1803	14.84	62	15.0435	14.67	63	14.6691	14.56	57	14.5665	14.46	56
Cash Dividends to Net Income	56.11	36.74	73	66.10	32.30	83	61.83	33.37	78	114.94	30.46	92	82.87	36.24	90
Non-Curr Lns+OREO to T1 Capital+ACL	8.31	4.58	80	11.72	4.39	88	9.72	4.18	85	10.89	4.06	89	9.98	3.96	87
Growth Rates															
Total Assets	0.17	6.53	12	-2.05	5.43	9	-3.96	5.62	5	-1.25	5.42	11	-2.58	5.06	9
Tier 1 Capital	4.40	8.26	25	2.90	8.03	15	2.77	7.62	17	1.20	7.15	12	1.05	7.02	9
Net Loans & Leases	-1.26	6.74	9	-1.94	6.49	9	-1.49	6.11	9	0.66	6.19	18	-0.78	6.44	10
Short Term Investments	6.44	27.50	46	23.16	16.22	64	-5.40	22.71	41	42.94	25.04	67	55.71	33.19	70
Short Term Non Core Funding	2.47	7.55	45	-25.05	5.00	16	-53.53	6.62	3	-55.34	7.41	4	-47.38	11.93	5
Average Total Assets	1,089,590			1,087,841			1,102,470			1,111,148			1,130,518		
Net Income	9,981			5,900			3,720			1,131			5,235		
Number of banks in Peer Group	535			535			526			515			521		

