

	12/31/2024			09/30/2024			06/30/2024			03/31/2024			12/31/2023		
	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	3.80	5.33	2	3.77	5.29	5	3.73	5.23	6	3.68	5.17	5	3.43	4.83	5
- Interest Expense	1.67	1.77	40	1.67	1.87	40	1.64	1.81	40	1.63	1.76	42	1.37	1.28	56
Net Interest Income (TE)	2.13	3.56	5	2.10	3.40	6	2.09	3.40	6	2.06	3.39	6	2.05	3.53	4
+ Noninterest Income	0.36	0.36	62	0.34	0.41	58	0.33	0.41	58	0.33	0.38	56	0.34	0.43	55
- Noninterest Expense	1.57	2.39	10	1.56	2.62	8	1.57	2.63	9	1.53	2.66	8	1.56	2.64	7
Pre-Provision Net Revenue (TE)	0.92	1.52	19	0.88	1.33	29	0.85	1.30	30	0.85	1.26	35	0.83	1.42	23
- Provision: Credit Losses	0.28	0.07	93	0.32	0.06	94	0.05	0.05	61	0.07	0.05	69	-0.02	0.07	10
- Provision: Credit Loss Oth Assets	0.00	0.00	12	0.00	0.00	78	0.00	0.00	78	-0.01	0.00	6	-0.01	0.00	3
Pretax Operating Income (TE)	0.64	1.42	14	0.55	1.24	19	0.80	1.23	33	0.78	1.19	36	0.86	1.32	29
+ Realized Gains/Losses Sec	-0.04	-0.01	10	-0.05	-0.02	6	-0.08	-0.02	3	-0.16	-0.01	2	0.00	-0.01	91
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	87	0.00	0.00	94	0.00	0.00	96	0.00	0.00	92	0.00	0.00	89
Pretax Net Operating Income (TE)	0.60	1.39	14	0.50	1.22	18	0.72	1.21	30	0.63	1.18	23	0.86	1.31	29
Net Operating Income	0.45	1.20	11	0.37	1.04	17	0.54	1.04	25	0.47	1.01	20	0.65	1.13	24
Net Inc Attrib to Min Ints	0.00	0.00	97	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	0.45	1.10	11	0.37	0.95	17	0.54	0.95	28	0.47	0.93	22	0.65	1.02	26
Net Income	0.45	1.19	11	0.37	1.04	17	0.54	1.04	25	0.47	1.01	20	0.65	1.13	24
Margin Analysis:															
Avg Earning Assets to Avg Assets	97.30	96.93	53	97.17	96.82	51	97.13	96.78	51	96.93	96.77	49	96.84	96.74	50
Avg Int-Bearing Funds to Avg Assets	68.64	68.03	53	69.33	67.77	55	69.65	67.43	58	69.53	67.33	56	70.55	65.72	66
Int Inc (TE) to Avg Earn Assets	3.91	5.51	2	3.88	5.49	4	3.84	5.43	5	3.80	5.35	5	3.54	5.01	5
Int Expense to Avg Earn Assets	1.71	1.83	42	1.72	1.93	39	1.68	1.87	40	1.68	1.81	42	1.42	1.32	53
Net Int Inc-TE to Avg Earn Assets	2.19	3.68	5	2.16	3.54	5	2.15	3.53	6	2.12	3.53	6	2.12	3.66	3
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.43	0.06	97	0.01	0.04	59	0.00	0.03	62	0.00	0.02	20	0.00	0.04	21
Earnings Coverage of Net Losses (X)	3.89	123.29	6	263.20	131.11	82	859.00	116.94	96	N/A	116.22	N/A	N/A	208.08	N/A
ACL on LN&LS HFI to LN&LS HFI	1.44	1.24	72	1.80	1.29	84	1.43	1.28	66	1.43	1.28	69	1.41	1.29	65
ACL on LN&LS HFI to Net Losses (X)	3.39	58.76	9	300.16	80.46	89	778.00	69.56	97	N/A	60.53	N/A	N/A	126.76	N/A
ACL on LN&LS HFI to Nonaccrual LN&LS (X)	1.07	16.78	27	1.03	10.31	20	8.60	9.10	69	8.12	8.74	70	7.70	12.89	65
30-89 Days Past Due	0.99	0.56	72	0.52	0.49	65	1.07	0.44	80	0.24	0.46	51	0.57	0.37	73
Total LN&LS-90+ Days PD & Nonaccrual	1.36	0.51	84	1.75	0.44	87	0.17	0.40	53	0.18	0.40	55	0.18	0.35	60
Non-Curr Lns+OREO to Lns+OREO	1.36	0.55	84	1.76	0.49	86	0.17	0.44	50	0.18	0.44	49	0.18	0.39	55
Liquidity															
Net Non Core Fund Dep New \$250M	0.76	2.05	45	-2.30	2.35	36	-4.80	2.46	29	-4.45	1.40	32	2.77	1.36	50
Net Loans & Leases to Assets	55.20	65.02	24	53.56	63.95	27	54.57	63.44	30	51.85	63.02	26	51.97	62.93	28
Net Loans & Leases to Deposits	67.32	77.15	29	62.21	76.14	28	61.84	75.75	27	59.12	74.98	25	60.58	75.06	29
Capitalization															
Leverage Ratio	10,2445	11,41	42	9,9441	11,81	27	10,0906	11,87	32	9,7494	11,83	27	9,6468	11,71	25
Total Capital Ratio	16,0048	17,36	46	15,5443	17,70	40	16,0328	17,96	46	16,0138	18,16	45	16,0285	17,68	44
Cash Dividends to Net Income	94,11	44,19	89	148,97	28,98	97	97,17	31,62	90	120,00	31,77	88	77,63	33,67	87
Non-Curr Lns+OREO to T1 Capital+ACL	6.76	2.96	81	8.71	2.35	88	0.81	2.14	51	0.86	2.25	49	0.88	1.92	52
Growth Rates															
Total Assets	-1.53	3.95	23	-0.55	5.73	17	-7.45	4.86	4	-4.18	4.24	16	-6.41	3.51	12
Tier 1 Capital	0.28	5.63	7	-1.48	5.34	10	1.99	5.54	22	0.57	6.43	11	1.39	6.73	15
Net Loans & Leases	4.59	6.61	41	8.71	7.86	57	3.47	8.54	33	-2.65	9.18	10	-4.02	9.10	9
Short Term Investments	84.63	33,21	80	2.60	25,19	40	-10,00	22,60	34	53,12	26,58	73	-7,12	19,07	41
Short Term Non Core Funding	37.37	35,18	62	3.18	46,01	30	42,82	62,18	50	22,51	94,99	31	-12,45	113,03	13
Average Total Assets		206,028			207,240			208,317			211,571			218,704	