

	12/31/2025			09/30/2025			06/30/2025			03/31/2025			12/31/2024		
	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)	4.08	5.53	5	4.05	5.49	6	3.98	5.45	5	3.89	5.35	5	3.80	5.32	6
- Interest Expense	1.36	1.81	23	1.39	1.82	25	1.40	1.83	26	1.42	1.82	28	1.67	1.85	40
Net Interest Income (TE)	2.72	3.70	10	2.65	3.65	11	2.58	3.61	10	2.47	3.52	11	2.13	3.45	6
+ Noninterest Income	0.41	0.43	64	0.38	0.40	62	0.37	0.39	60	0.35	0.37	62	0.36	0.40	57
- Noninterest Expense	1.57	2.70	6	1.58	2.66	7	1.55	2.64	7	1.51	2.62	7	1.57	2.65	6
Pre-Provision Net Revenue (TE)	1.56	1.51	57	1.46	1.50	51	1.40	1.45	49	1.32	1.37	48	0.92	1.32	31
- Provision: Credit Losses	-0.05	0.11	6	0.00	0.08	9	0.01	0.08	38	0.02	0.07	49	0.28	0.09	87
- Provision: Credit Loss Oth Assets	-0.01	0.00	8	0.00	0.00	73	-0.02	0.00	4	-0.04	0.00	6	0.00	0.00	16
Pretax Operating Income (TE)	1.61	1.38	63	1.46	1.38	57	1.40	1.32	56	1.34	1.24	57	0.64	1.18	24
+ Realized Gains/Losses Sec	0.00	0.00	92	0.00	0.00	93	0.00	0.00	93	0.00	-0.01	96	-0.04	-0.02	7
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	95	0.00	0.00	96	0.00	0.00	95	0.00	0.00	96	0.00	0.00	92
Pretax Net Operating Income (TE)	1.61	1.37	64	1.46	1.37	57	1.40	1.31	56	1.34	1.23	57	0.60	1.16	24
Net Operating Income	1.22	1.18	53	1.10	1.18	48	1.06	1.12	48	1.02	1.06	49	0.45	1.00	21
Net Inc Attrib to Min Ints	0.00	0.00	99	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	1.22	1.08	62	1.10	1.08	56	1.06	1.03	55	1.02	0.96	54	0.45	0.91	21
Net Income	1.22	1.17	54	1.10	1.18	48	1.06	1.12	48	1.02	1.06	49	0.45	1.00	21
Margin Analysis:															
Avg Earning Assets to Avg Assets	97.40	96.41	60	97.40	96.42	61	97.41	96.46	61	97.07	96.44	54	97.30	96.71	58
Avg Int-Bearing Funds to Avg Assets	64.97	67.82	35	65.40	67.84	37	65.87	67.77	40	65.93	67.81	43	68.64	67.30	54
Int Inc (TE) to Avg Earn Assets	4.19	5.75	3	4.15	5.71	4	4.08	5.66	4	4.01	5.56	4	3.91	5.53	5
Int Expense to Avg Earn Assets	1.39	1.87	23	1.43	1.89	24	1.44	1.90	24	1.46	1.89	26	1.71	1.92	39
Net Int Inc-TE to Avg Earn Assets	2.80	3.85	9	2.72	3.81	9	2.64	3.75	8	2.55	3.66	9	2.19	3.60	5
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	-0.04	0.09	7	0.02	0.05	67	0.02	0.03	72	0.02	0.02	78	0.43	0.07	92
Earnings Coverage of Net Losses (X)	N/A	138.24	N/A	118.78	113.71	74	140.40	128.37	70	138.20	61.24	84	3.89	79.60	13
ACL on LN&LS HFI to LN&LS HFI	1.40	1.26	67	1.42	1.30	67	1.39	1.30	63	1.39	1.28	64	1.44	1.29	68
ACL on LN&LS HFI to Net Losses (X)	N/A	81.08	N/A	65.67	62.70	74	80.15	82.28	71	80.15	41.31	79	3.39	51.20	16
ACL on LN&LS HFI to Nonaccrual LN&LS (X)	1.38	7.98	28	1.30	7.17	28	1.23	12.24	27	1.09	11.04	26	1.07	10.47	23
30-89 Days Past Due	0.81	0.55	68	1.22	0.48	83	2.11	0.56	90	0.67	0.61	62	0.99	0.53	73
Total LN&LS-90+ Days PD & Nonaccrual	1.31	0.57	79	1.11	0.58	74	1.25	0.57	78	1.50	0.55	81	1.36	0.48	81
Non-Curr Lns+OREO to Lns+OREO	1.43	0.66	79	1.22	0.66	74	1.35	0.64	79	1.50	0.61	79	1.36	0.52	81
Liquidity															
Net Non Core Fund Dep New \$250M	-7.47	1.93	28	-6.35	2.17	27	-8.97	2.12	25	-3.17	0.90	37	0.76	2.19	43
Net Loans & Leases to Assets	55.37	65.51	25	57.10	65.01	28	58.38	65.54	29	56.89	64.47	30	55.20	64.40	27
Net Loans & Leases to Deposits	63.64	77.90	25	65.18	77.67	28	66.26	78.14	30	67.46	76.35	33	67.32	76.49	32
Capitalization															
Leverage Ratio	11.0906	11.85	48	10.8996	12.00	43	10.6393	11.94	41	10.0903	11.86	34	10.2445	11.87	36
Total Capital Ratio	17.1153	17.37	56	16.8973	17.87	51	16.2055	17.38	49	15.8258	17.41	46	16.0048	17.59	45
Cash Dividends to Net Income	68.85	34.23	78	73.20	25.44	86	74.70	26.73	85	66.54	26.24	78	94.11	34.26	93
Non-Curr Lns+OREO to T1 Capital+ACL	6.83	3.45	79	5.99	3.31	73	6.91	3.13	79	7.65	2.96	80	6.76	2.51	82
Growth Rates															
Total Assets	-1.15	6.26	15	-5.24	5.79	5	-0.49	6.23	17	-2.55	6.29	10	-1.53	4.93	17
Tier 1 Capital	3.67	6.24	34	3.86	6.16	33	1.53	5.97	17	1.38	5.78	16	0.28	5.67	11
Net Loans & Leases	-0.83	7.14	19	1.02	7.49	27	6.46	7.68	52	6.94	7.32	53	4.59	7.06	43
Short Term Investments	2.59	17.25	44	6.97	19.75	47	32.65	29.01	67	8.27	32.50	40	84.63	30.74	80
Short Term Non Core Funding	-55.35	14.90	3	-32.19	21.35	9	1.41	21.75	40	41.98	23.89	68	37.37	37.16	57
Average Total Assets		198,209			199,678			202,348			207,239			206,028	