

	12/31/2025			09/30/2025			06/30/2025			03/31/2025			12/31/2024		
	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	

	12/31/2024			09/30/2024			06/30/2024			03/31/2024			12/31/2023		
	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	

	12/31/2023			09/30/2023			06/30/2023			03/31/2023			12/31/2022		
	BANK	PG 8	PCT												
Percent of Total Deposits															
Individ, Partnerships, and Corp.	89.58	89.96	38	90.96	90.49	43	89.64	90.26	39	88.82	90.75	32	85.81	90.69	26
U.S. Govt, States & Political Sub in U.S.	10.42	7.18	69	9.04	6.67	66	10.36	6.67	70	11.18	6.35	75	14.19	6.34	80
Comml Banks & Other Dep Inst. in U.S.	0.00	1.01	56	0.00	1.08	56	0.00	1.15	54	0.00	1.10	55	0.00	1.07	56
Banks in Foreign Countries	0.00	0.42	99	0.00	0.42	98	0.00	0.43	99	0.00	0.42	99	0.00	0.42	99
Foreign Govts and Official Inst.	0.00	0.00	99	0.00	0.00	98	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	95	100.00	100.00	92	100.00	100.00	94	100.00	100.00	93	100.00	100.00	92
Domestic Demand Deposits	52.08	27.34	95	53.34	27.72	95	54.23	28.65	95	52.87	28.93	93	49.41	30.13	90
Domestic Other Transaction Accts	16.78	10.95	70	16.32	10.58	70	17.71	10.93	74	18.83	11.11	75	22.94	11.58	83
Domestic Nontransaction Accts	31.15	59.77	3	30.34	59.56	2	28.05	58.46	2	28.29	57.90	3	27.64	56.20	3
Total Domestic Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Deposits in Foreign Offices	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
Total Deposits	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	2.77	1.33	50	-2.42	0.13	41	-7.04	-0.77	33	-1.43	-3.35	47	3.86	-5.41	63
Core Deposits	83.82	75.26	77	86.53	76.10	87	89.71	77.24	94	87.87	78.63	82	84.41	80.45	59
Short Term Non Core Funding	7.99	9.16	49	6.48	8.39	43	3.07	7.63	23	4.65	6.72	44	8.54	5.57	75
S.T Inv to S.T. Ncore Fund	73.97	281.89	37	137.85	302.99	52	317.76	310.43	69	140.28	456.37	48	69.72	566.61	29
S.T. Asset to S.T. Liabilities	164.36	166.53	68	215.91	182.39	72	332.73	184.39	81	270.57	235.21	71	213.06	260.12	62
Net S.T. Liabilities to Assets	-7.97	-2.93	34	-12.34	-4.58	27	-15.05	-5.30	26	-12.79	-7.92	35	-12.14	-9.80	39
Net Loans & Leases to Deposits	60.58	75.16	29	55.28	73.54	22	53.44	72.40	22	57.19	70.47	29	59.35	69.83	33
Net LN&LS to Core Deposits	62.00	86.29	26	56.63	83.44	20	54.41	81.34	19	58.07	78.71	28	60.03	76.49	30
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	36.80	N/A	N/A	34.35	N/A	N/A	33.97	N/A	N/A	35.46	N/A	N/A	33.22	N/A
Brokered Deposits to Deposits	0.00	2.15	63	0.00	1.99	62	0.00	1.63	64	0.00	1.50	65	0.00	1.05	68
Listing Service Dep to Deposits	0.00	0.52	74	0.00	0.54	72	0.00	0.58	71	0.00	0.65	71	0.00	0.68	70
List Service and Brkrd Dep to Deps	0.00	3.30	53	0.00	3.28	51	0.00	2.81	52	0.00	2.69	54	0.00	2.20	56
Sec Bor + sec FFP to Tot Bor + FFP	0.00	7.32	74	N/A	5.42	N/A	N/A	6.67	N/A	0.00	3.94	83	0.00	1.41	86
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.44	N/A	N/A	1.48	N/A	N/A	2.25	N/A	N/A	0.38	N/A	N/A	1.55	N/A
Total Deposits															
Individ, Partnerships, and Corp.			155,019			165,213			173,313			169,414			157,925
U.S. Govt, States & Political Sub in U.S.			18,035			16,421			20,031			21,316			26,112
Comml Banks & Other Dep Inst. in U.S.			0			0			0			0			0
Banks in Foreign Countries			0			0			0			0			0
Foreign Govts and Official Inst.			0			0			0			0			0
Total Deposits			173,053			181,634			193,344			190,730			184,037
Domestic Demand Deposits			90,123			96,885			104,856			100,846			90,941
Domestic Other Transaction Accts			29,032			29,644			34,246			35,917			42,226
Domestic Nontransaction Accts			53,899			55,105			54,242			53,967			50,870
Total Domestic Deposits			173,053			181,634			193,344			190,730			184,037
Deposits in Foreign Offices			N/A												
Total Deposits			173,053			181,634			193,344			190,730			184,037
Other Liquidity/Funding Data															
Non Core Liabilities \$250M			16,885			14,056			7,756			11,191			20,240
Short Term Non Core Funding			16,113			13,285			6,492			9,929			18,404
Core Deposits			169,081			177,334			189,870			187,827			181,939
Time Deps \$250M & Under Mat < 1 Yr			8,882			8,527			7,192			6,101			4,738
Time Deps \$250M & Under Mat > 1 Yr			2,090			2,599			3,769			4,564			5,001
Time Deps over \$250M Mat < 1 Yr			3,201			3,529			2,211			1,642			263
Time Deps over \$250M Mat > 1 Yr			772			771			1,264			1,262			1,836
Fed Home Loan Bor Mat < 1 Yr			5,000			0			0			0			12,000
Fed Home Loan Bor Mat > 1 Yr			0			0			0			0			0
Other Borrowing Mat < 1 Year			0			0			0			0			0
Other Borrowing Mat > 1 Year			0			0			0			0			0
Secured Other Borrowings			0			0			0			0			0
Federal Funds Purchased			4,200			0			0			2,400			500
Secured Fed Funds Purchased			0			0			0			0			0
Listing Service Deposits			0			0			0			0			0
Brokered Deposits			0			0			0			0			0
Reciprocal Brokered Deposits			0			0			0			0			0