



Financial Highlights

<i>Regulation F Ratios</i>	<i>Qtr End 31-Mar 2026</i>	<i>Qtr End 31-Dec 2025</i>	<i>Qtr End 30-Sep 2025</i>	<i>Qtr End 30-Jun 2025</i>
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CAPITAL ADEQUACY ANALYSIS

Regulation F Capital Category	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized
Total Capital Ratio	13.44%	13.68%	13.76%	13.57%
Tier 1 Capital Ratio	12.33%	12.54%	12.62%	12.38%
Tier 1 leverage ratio	10.27%	10.22%	10.28%	10.16%

ASSET QUALITY ANALYSIS

Nonperforming Assets/Total Assets	0.48%	0.46%	0.49%	0.49%
Nonperforming Loans/Gross Loans	0.61%	0.62%	0.63%	0.63%
Net Charge-Offs/Average Loans (annualized) *	0.09%	0.09%	0.27%	0.21%
Loan Loss Provision/Average Loans (annualized)	0.09%	0.05%	0.04%	0.06%

CAPITAL COVERAGE AND RESERVES

Nonperforming Assets/ Core Capital and Reserves	4.60%	4.40%	4.58%	4.71%
Core Capital and Reserves/Total Loans	14.42%	14.57%	14.71%	14.54%
Loan Loss Reserve/Total Capital	6.11%	6.05%	6.16%	6.62%
Loan Loss Reserve/Total Loans	1.18%	1.20%	1.24%	1.31%

EARNINGS AND EFFICIENCY

Qtrly Return on Average Assets (annualized)	1.45%	1.56%	1.61%	1.43%
Qtrly Return on Average Equity (annualized)	10.03%	10.79%	11.11%	9.92%
Earnings Coverage of Net Charge-Offs	>100%	>100%	>100%	>100%
Qtrly Efficiency Ratio (annualized)	49.57%	48.10%	47.95%	51.00%
Liquidity Ratio	9.18%	9.72%	9.90%	10.25%

* The ratio of net charge-offs to average loans (annualized) was 0.27% for the three months ended September 30, 2025. This elevated ratio of net charge-offs to average loans (annualized) was due to one loan relationship charge-off for \$21.5 million during the third quarter of 2025. Excluding this individual charge-off, the net charge-off ratio would have been 0.09% for the third quarter of 2025.

* The ratio of net charge-offs to average loans (annualized) was 0.21% for the three months ended June 30, 2025. This elevated ratio of net charge-offs to average loans (annualized) was due to Independent Day 1 PCD loans charge-offs of \$17.3 million for the three months ended June 30, 2025 that was recorded to conform with the Company's charge-off policies and practices. If these charge-offs were excluded, the Company's ratio of net charge-offs to average loans (annualized) would have been 0.06%.