SouthState

Financial Highlights

Regulation F Ratios	*Qtr End 30-Sep 2026*	*Qtr End 30-Jun 2026*	*Qtr End 31-Mar 2026*	*Qtr End 31-Dec 2025*
CAPITAL ADEQUACY ANALYSIS				
Regulation F Capital Category	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized
Total Capital Ratio	13.20%	13.27%	13.44%	13.68%
Tier 1 Capital Ratio	12.11%	12.17%	12.33%	12.54%
Tier 1 leverage ratio	10.32%	10.28%	10.27%	10.22%
ASSET QUALITY ANALYSIS				
Nonperforming Assets/Total Assets	0.44%	0.42%	0.48%	0.46%
Nonperforming Loans/Gross Loans	0.57%	0.54%	0.61%	0.62%
Net Charge-Offs/Average Loans (annualized)	0.09%	0.06%	0.09%	0.09%
Loan Loss Provision/Average Loans (annualized)	0.16%	0.13%	0.09%	0.05%
CAPITAL COVERAGE AND RESERVES				
Nonperforming Assets/				
Core Capital and Reserves	4.21%	3.96%	4.60%	4.40%
Core Capital and Reserves/Total Loans	14.18%	14.26%	14.42%	14.57%
Loan Loss Reserve/Total Capital	6.15%	6.05%	6.11%	6.05%
Loan Loss Reserve/Total Loans	1.13%	1.15%	1.18%	1.20%
EARNINGS AND EFFICIENCY				
Qtrly Return on Average Assets (annualized)	1.37%	1.44%	1.45%	1.56%
Qtrly Return on Average Equity (annualized)	9.64%	10.11%	10.03%	10.79%
Earnings Coverage of Net Charge-Offs	>100%	>100%	>100%	>100%
Qtrly Efficiency Ratio (annualized)	50.14%	48.49%	49.57%	48.10%
Liquidity Ratio	8.99%	8.09%	9.18%	9.72%

Select Classification Level