

Financial Highlights for Reg F Compliance



	2nd Quarter 2025	3rd Quarter 2025	4th Quarter 2025	1st Quarter 2026
Capital Ratios				
Common Equity Tier 1 Capital (%)	11.2829%	11.3797%	10.9763%	11.2988%
Tier 1 Risk Based Capital (%)	11.6987%	11.7942%	11.3842%	11.7048%
Total Risk Based Capital (%)	13.4732%	13.5257%	13.0390%	13.3140%
Leverage Ratio (%)	10.2981%	10.4085%	10.0892%	10.4218%
Profitability				
Net Income (in thousands) YTD	\$520,563	\$813,973	\$1,108,765	\$292,694
Return on Average Assets YTD	1.28%	1.32%	1.34%	1.42%
Return on Average Equity YTD	11.68%	12.00%	12.19%	12.69%
Net Interest Margin YTD	3.45%	3.49%	3.50%	3.57%
Asset Quality (Excludes Loans Held for Sale)				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.95%	.97%	.95%	.95%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	1.13%	1.15%	1.08%	1.09%
Nonperforming Assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.96%	.98%	.96%	.95%
Loan Loss Reserve/Total Loans	1.29%	1.23%	1.15%	1.13%
Reserve Coverage of Nonperforming Loans	1.36x	1.27x	1.21x	1.20x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.22%	.17%	.19%	.18%
Average Balance Sheet				
Total Assets (in millions) ¹	\$82,549	\$82,561	\$83,479	\$83,376
Total Loans (in millions) ¹	\$63,062	\$63,248	\$63,953	\$63,679
Earning Assets (in millions)	\$76,921	\$76,995	\$77,873	\$77,683
Deposits (in millions) ¹	\$65,653	\$66,573	\$67,160	\$66,750
Shareholders' Equity (in millions)	\$9,060	\$9,226	\$9,166	\$9,355
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	\$0	\$0	\$0	\$0

Credit Rating	Moody's	Fitch
Long-term Issuer	Baa3	BBB+

¹ Quarter-to-date average balances.
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