

# Financial Highlights for Reg F Compliance



	3rd Quarter 2024	4th Quarter 2024	1st Quarter 2025	2nd Quarter 2025
<b>Capital Ratios</b>				
Common Equity Tier 1 Capital (%)	11.2300%	11.1247%	11.3538%	11.2829%
Tier 1 Risk Based Capital (%)	11.6468%	11.5434%	11.7754%	11.6987%
Total Risk Based Capital (%)	13.1037%	13.0020%	13.6967%	13.4732%
Leverage Ratio (%)	10.1324%	10.0612%	10.3343%	10.2981%
<b>Profitability</b>				
Net Income (in thousands) YTD	\$697,267	\$890,736	\$250,034	\$520,563
Return on Average Assets YTD	1.13%	1.08%	1.24%	1.28%
Return on Average Equity YTD	10.58%	10.10%	11.37%	11.68%
Net Interest Margin YTD	3.35%	3.35%	3.45%	3.45%
<b>Asset Quality (Excludes Loans Held for Sale)</b>				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.95%	1.00%	.99%	.95%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	1.07%	1.14%	1.15%	1.13%
Nonperforming Assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.96%	1.00%	1.00%	.96%
Loan Loss Reserve/Total Loans	1.32%	1.30%	1.32%	1.29%
Reserve Coverage of Nonperforming Loans	1.38x	1.31x	1.33x	1.36x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.15%	.08%	.19%	.22%
<b>Average Balance Sheet</b>				
Total Assets (in millions) <sup>1</sup>	\$83,143	\$82,667	\$81,645	\$82,549
Total Loans (in millions) <sup>1</sup>	\$62,911	\$62,908	\$62,175	\$63,062
Earning Assets (in millions)	\$77,379	\$76,914	\$75,939	\$76,921
Deposits (in millions) <sup>1</sup>	\$67,008	\$66,947	\$65,327	\$65,653
Shareholders' Equity (in millions)	\$8,870	\$8,866	\$8,922	\$9,060
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+

<sup>1</sup> Quarter-to-date average balances.  
©2025 First Horizon. Member FDIC.