

# Financial Highlights for Reg F Compliance



	1st Quarter 2025	2nd Quarter 2025	3rd Quarter 2025	4th Quarter 2025
<b>Capital Ratios</b>				
Common Equity Tier 1 Capital (%)	11.3538%	11.2829%	11.3797%	10.9763%
Tier 1 Risk Based Capital (%)	11.7754%	11.6987%	11.7942%	11.3842%
Total Risk Based Capital (%)	13.6967%	13.4732%	13.5257%	13.0390%
Leverage Ratio (%)	10.3343%	10.2981%	10.4085%	10.0892%
<b>Profitability</b>				
Net Income (in thousands) YTD	\$250,034	\$520,563	\$813,973	\$1,108,765
Return on Average Assets YTD	1.24%	1.28%	1.32%	1.34%
Return on Average Equity YTD	11.37%	11.68%	12.00%	12.19%
Net Interest Margin YTD	3.45%	3.45%	3.49%	3.50%
<b>Asset Quality (Excludes Loans Held for Sale)</b>				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.99%	.95%	.97%	.95%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	1.15%	1.13%	1.15%	1.08%
Nonperforming Assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	1.00%	.96%	.98%	.96%
Loan Loss Reserve/Total Loans	1.32%	1.29%	1.23%	1.15%
Reserve Coverage of Nonperforming Loans	1.33x	1.36x	1.27x	1.21x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.19%	.22%	.17%	.19%
<b>Average Balance Sheet</b>				
Total Assets (in millions) <sup>1</sup>	\$81,645	\$82,549	\$82,561	\$83,479
Total Loans (in millions) <sup>1</sup>	\$62,175	\$63,062	\$63,248	\$63,953
Earning Assets (in millions)	\$75,939	\$76,921	\$76,995	\$77,873
Deposits (in millions) <sup>1</sup>	\$65,327	\$65,653	\$66,573	\$67,160
Shareholders' Equity (in millions)	\$8,922	\$9,060	\$9,226	\$9,166
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	\$0	\$0	\$0	\$0

## Credit Rating

Long-term Issuer