

Financial Highlights for Reg F Compliance



	2nd Quarter 2024	3rd Quarter 2024	4th Quarter 2024	1st Quarter 2025
Capital Ratios				
Common Equity Tier 1 Capital (%)	11.3149%	11.2300%	11.1247%	11.3538%
Tier 1 Risk Based Capital (%)	11.7293%	11.6468%	11.5434%	11.7754%
Total Risk Based Capital (%)	13.1627%	13.1037%	13.0020%	13.6967%
Leverage Ratio (%)	10.3145%	10.1324%	10.0612%	10.3343%
Profitability				
Net Income (in thousands) YTD	\$451,087	\$697,267	\$890,736	\$250,034
Return on Average Assets YTD	1.10%	1.13%	1.08%	1.24%
Return on Average Equity YTD	10.35%	10.58%	10.10%	11.37%
Net Interest Margin YTD	3.38%	3.35%	3.35%	3.45%
Asset Quality (Excludes Loans Held for Sale)				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.92%	.95%	1.00%	.99%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	1.07%	1.07%	1.14%	1.15%
Nonperforming Assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.93%	.96%	1.00%	1.00%
Loan Loss Reserve/Total Loans	1.31%	1.32%	1.30%	1.32%
Reserve Coverage of Nonperforming Loans	1.42x	1.38x	1.31x	1.33x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.22%	.15%	.08%	.19%
Average Balance Sheet				
Total Assets (in millions) ¹	\$82,723	\$83,143	\$82,667	\$81,645
Total Loans (in millions) ¹	\$62,499	\$62,911	\$62,908	\$62,175
Earning Assets (in millions)	\$76,760	\$77,379	\$76,914	\$75,939
Deposits (in millions) ¹	\$65,736	\$67,008	\$66,947	\$65,327
Shareholders' Equity (in millions)	\$8,723	\$8,870	\$8,866	\$8,922
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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