



# Bank & Thrift Performance Trends Report

Q3 FY 2025

Appendix Data Tables

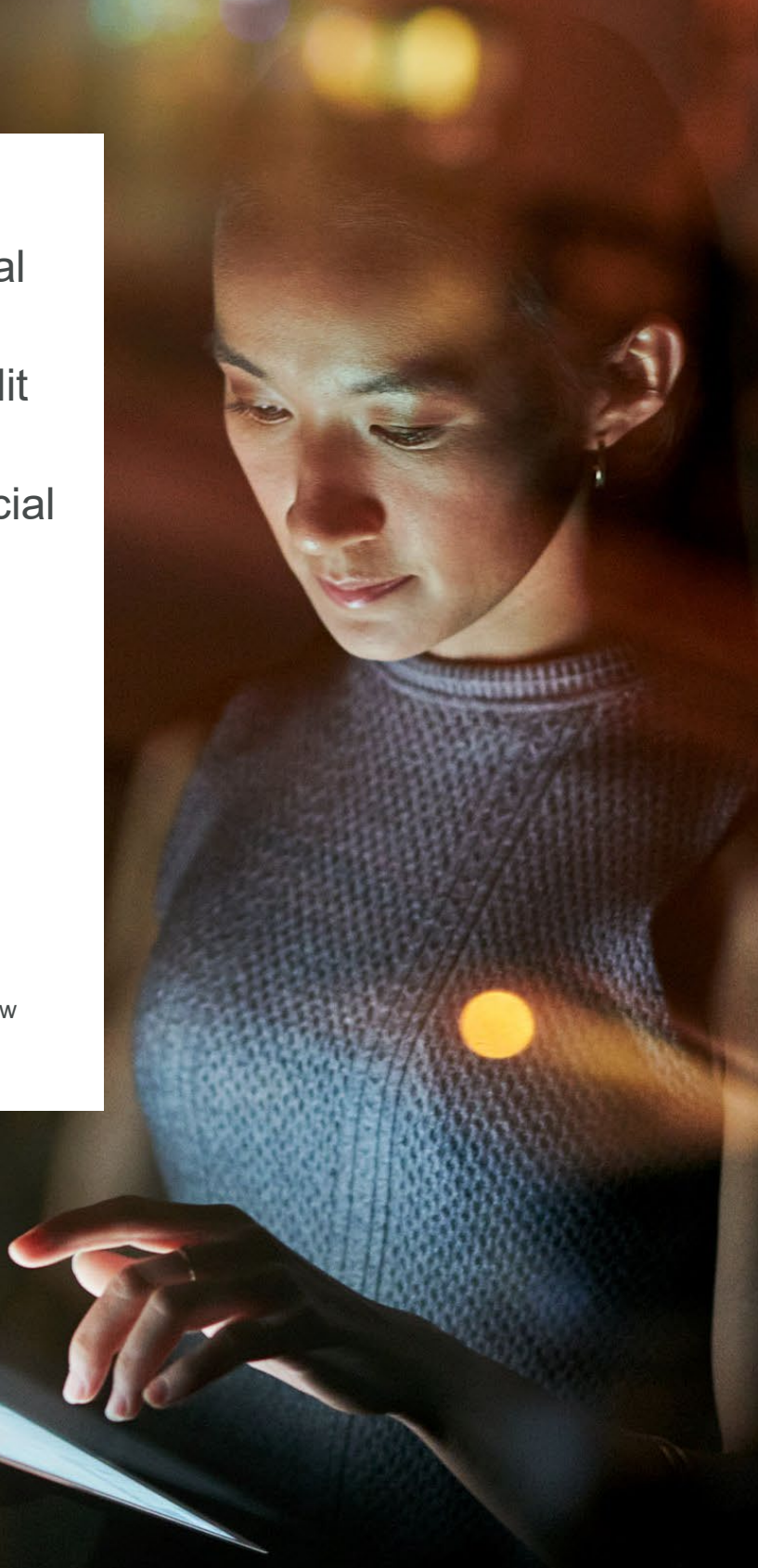
December 2025

**forvis**  
**mazars**

“This appendix-only report equips financial institutions with vital data to navigate credit risk, regulatory challenges, commercial real estate trends, rising delinquencies, problem loans, loan concentrations, and pricing strategies.”



**Ryan Swope**  
National Practice  
Leader, Loan Review



# Executive Summary



## Overview

In this Bank & Thrift Performance Trends report, professionals from Forvis Mazars explore the FDIC call report data to help financial industry professionals identify significant trends developed in recent years. This report features a targeted data appendix that groups institutions based on asset size for institutions with less than \$500 million to more than \$10 billion in total assets. The data is broken down by the last four quarters and the last four years to show short- and long-term trends. We also present ways that we can support your institution, such as [Loan Review](#), [LoanPricingPRO®](#), and [Loan Portfolio & Capital Stress Testing](#).

The results for all reporting institutions for Q3 2025 show strong annualized loan growth of 4.8% and modest deposit growth of 1.7%. Net interest margins increased due to rising loan yields while cost of funding remained relatively unchanged. Overall profitability increased for the fourth consecutive quarter as return on average assets (ROAA) measured 1.12% for Q3 2025. Noncurrent and nonperforming asset totals declined slightly while net charge offs (NCOs) increased as compared to Q2 2025.

On the following pages, please review the results for each asset size group to see the specific trends for banks and thrifts that are similar in size to your own.

We have enhanced this report based on your feedback to include detailed deposit mix and growth measures, as well as additional profitability, efficiency, and liquidity ratios.

**Our full analysis write-up and discussion will be provided in the Q4 Bank & Thrift Performance Trends report, but we wanted to provide you with updated metrics through the most recent quarter to help you stay up to date.**

# How Forvis Mazars Can Help Your Institution



In the heavily regulated [banking industry](#), leaders face more challenges than ever, from managing shareholder and regulatory expectations to pursuing digital innovation. Forvis Mazars can help your financial institution tackle issues inherent to the industry, including market growth, internal control threats, industry consolidation, and compliance.

## Assurance

Provide transparency to your stakeholders.  
Gain clarity on your business.

- Agreed-Upon Procedures
- Compliance Examinations
- Financial Statement Audits & Reviews
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- Public Company Audits
- Reg AB Examinations
- RIA & Custody Examinations
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## Consulting

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For questions on the following services, please reach out to [Tom Hauck](#).

- Turnkey Outsourced Solution for Asset/Liability Management (ALM) & Interest Rate Risk (IRR) Management
- Budgeting, Deposit Decay & Beta Analysis, Liquidity Risk & Stress Testing, Loan Prepayment Analysis, etc.
- IRR, Liquidity & ACL Assessments
- CECL AdvisorPRO® – Outsourced ACL Modeling
- Loan Portfolio & Capital Stress Testing
- [Cybersecurity](#): Help protect your business from cyberthreats with innovative strategies designed to deliver impact.

## Tax

Experience an integrated approach to tax.

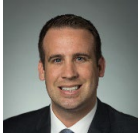
- ASC 840 Tax Accounting Preparation & Review
- Employee Benefit Plan Summary Annual Reports
- Executive Compensation
- Federal & State Tax Return Compliance
- Income Tax Credits
- [M&A Due Diligence](#)
- [Real Estate Cost Segregation Studies](#)
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- Tax Department Outsourcing
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- [Internal Audit](#): Transformative internal audit and compliance for effective risk management.
- [Loan Review](#): Deepen your understanding of your institution's credit risk.
- [LoanPricingPRO®](#): Help your community bank or credit union manage and grow its loan portfolio
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- [Model Risk Management & Model Validation](#): Perform independent model validations.
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## Want to Dive Deeper Into This Report?

Schedule time for a complimentary meeting with one of our authors to discuss this report further and learn more about how Forvis Mazars can help your institution.

In addition, we're offering to give you a complimentary customized report with your own institution's metrics to see how you're performing against similar institutions!

[Schedule Today](#)

# Appendix

This appendix contains data from S&P Global Market Intelligence and is organized by total asset size to allow you to locate specific data with ease. **Click the buttons below** to jump to specific risks and trends; clicking the “home” icon in the corner will bring you back to this page.

Total Assets  
< \$500 Million

Total Assets  
\$500 Million–\$2 Billion

Total Assets  
\$2 Billion–\$10 Billion

Total Assets  
< \$10 Billion

Total Assets  
> \$10 Billion

Total Assets  
All Reporting Institutions





# Appendix

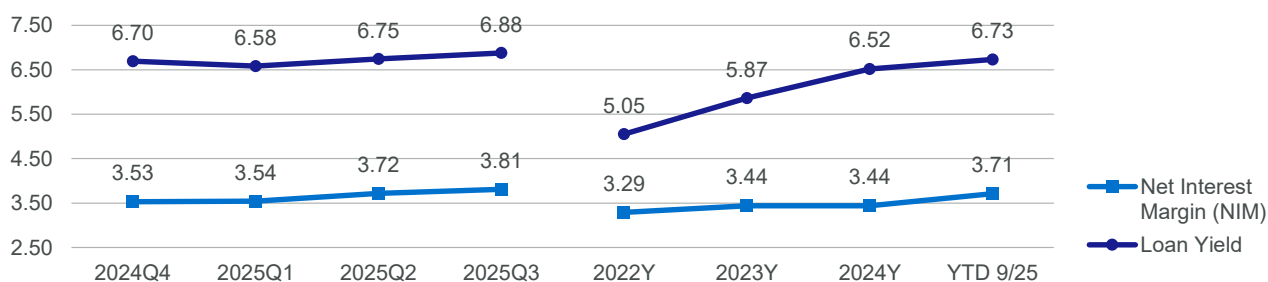
## Total Assets < \$500 Million

Balance Sheet Highlights	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Loan Growth (Annualized)	6.3	-7.7	0.3	0.2	2.1	0.6	-1.0	-2.4
Deposit Growth (Annualized)	7.1	-3.3	-5.7	-2.1	-4.5	-5.1	-2.1	-3.6
Loans / Assets	64.3	63.9	64.7	64.8	59.7	63.0	64.3	64.8
Loans / Deposits	75.6	74.3	75.8	76.5	68.6	74.2	75.6	76.5

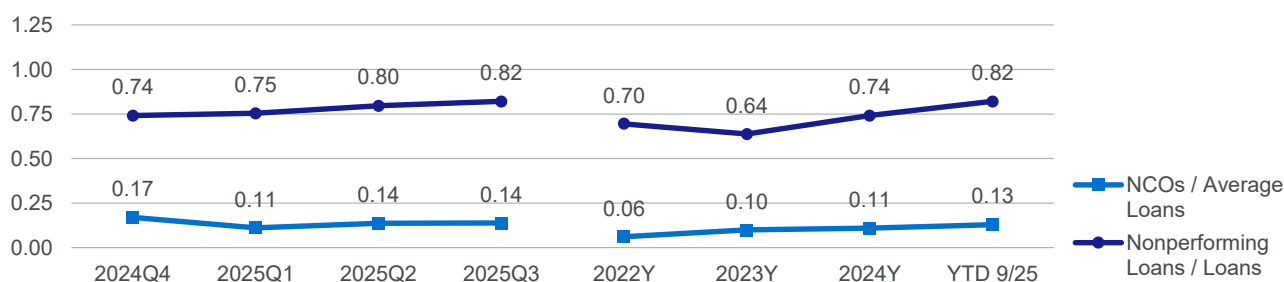
Margin / Yields / Rates	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
<b>Net Interest Margin (NIM)</b>	<b>3.53</b>	<b>3.54</b>	<b>3.72</b>	<b>3.81</b>	<b>3.29</b>	<b>3.44</b>	<b>3.44</b>	<b>3.71</b>
Loan Yield / Cost of Funds Spread	4.60	4.62	4.79	4.91	4.63	4.45	4.48	4.78
<b>Loan Yield</b>	<b>6.70</b>	<b>6.58</b>	<b>6.75</b>	<b>6.88</b>	<b>5.05</b>	<b>5.87</b>	<b>6.52</b>	<b>6.73</b>
Cost of Funds	2.09	1.97	1.96	1.97	0.42	1.42	2.05	1.96

### Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
30-89 PD Loans / Loans	0.78	0.90	0.78	0.71	0.55	0.63	0.78	0.71
90+ PD Loans / Loans	0.12	0.14	0.17	0.16	0.08	0.09	0.12	0.16
Nonaccrual Loans / Loans	<u>0.58</u>	<u>0.61</u>	<u>0.64</u>	<u>0.67</u>	<u>0.45</u>	<u>0.46</u>	<u>0.58</u>	<u>0.67</u>
Noncurrent Loans / Loans	0.70	0.75	0.81	0.83	0.53	0.55	0.70	0.83
Modified Loans / Loans	0.16	0.14	0.15	0.15	0.24	0.17	0.16	0.15
<b>Nonperforming Loans / Loans</b>	<b>0.74</b>	<b>0.75</b>	<b>0.80</b>	<b>0.82</b>	<b>0.70</b>	<b>0.64</b>	<b>0.74</b>	<b>0.82</b>
Nonperforming Assets / Assets	0.53	0.54	0.58	0.60	0.46	0.44	0.53	0.60
ACL / Loans	1.28	1.28	1.27	1.28	1.32	1.31	1.28	1.28
Provision Expense / Avg Assets	0.14	0.10	0.14	0.14	0.08	0.10	0.10	0.13
<b>NCOs / Average Loans</b>	<b>0.17</b>	<b>0.11</b>	<b>0.14</b>	<b>0.14</b>	<b>0.06</b>	<b>0.10</b>	<b>0.11</b>	<b>0.13</b>
# Companies Reporting NCOs	1,263	1,019	1,063	1,058	1,292	1,429	1,486	1,370

### NPLs / Loans & NCOs / Average Loans (%)



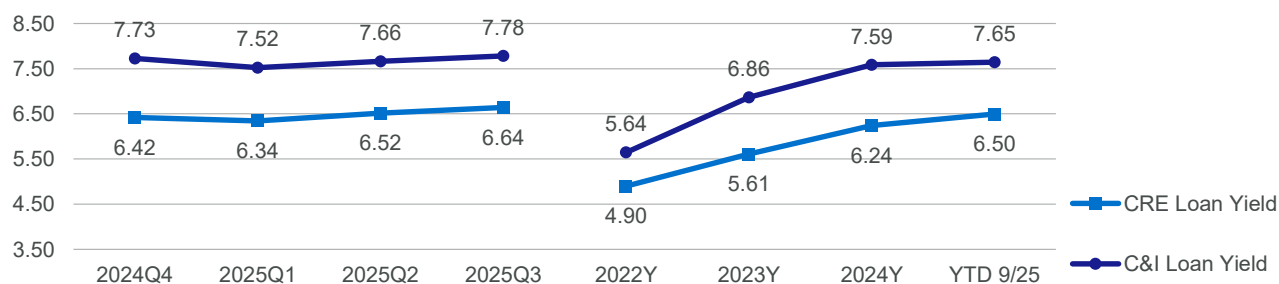


# Appendix

## Total Assets < \$500 Million

Profitability Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
ROAA	0.87	0.94	1.03	1.08	0.89	0.89	0.86	1.01
ROAE	8.79	9.62	10.40	10.55	10.04	10.13	9.01	10.13
Net Income Per FTE (\$000)	\$65.3	\$71.6	\$79.4	\$82.2	\$64.6	\$60.6	\$66.1	\$77.3
Noninterest Income / Avg Assets	0.37	0.34	0.36	0.36	0.40	0.38	0.37	0.36
Efficiency Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Efficiency Ratio (FTE)	69.5	67.0	64.3	63.4	67.1	67.5	69.0	64.7
Total Assets Per FTE (\$000)	\$5,926	\$6,008	\$5,983	\$6,067	\$5,664	\$5,781	\$5,926	\$6,067
Salary Expense Per FTE (\$000)	\$101.9	\$98.5	\$98.7	\$101.1	\$88.1	\$92.4	\$96.4	\$98.9
Noninterest Expense / Avg Assets	2.69	2.59	2.61	2.63	2.46	2.59	2.60	2.61
Capital Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Total Equity / Total Assets	9.78	9.97	10.25	10.56	8.96	9.57	9.78	10.56
Leverage Ratio	11.07	11.14	11.25	11.37	10.62	10.97	11.07	11.37
Total RB Capital Ratio	16.91	17.07	17.16	17.29	16.76	16.83	16.91	17.29
Liquidity Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
On-Hand Liquidity Ratio	20.7	22.3	21.2	21.4	26.1	21.5	20.7	21.4
Liquidity Ratio	23.1	24.3	23.4	23.7	29.2	24.0	23.1	23.7
Net Non-Core Funding Dep. Ratio	2.9	0.9	2.7	2.6	-0.7	3.1	2.9	2.6
Reliance on Wholesale Funding	3.0	2.2	2.3	2.3	1.9	4.0	3.0	2.3
C&D / CRE Guidance Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
C&D Loans / Tier 1 Capital + ACL	36.0	35.4	35.1	34.5	36.8	36.2	36.0	34.5
# Companies > 100%	145	136	132	120	183	163	145	120
CRE Guidance Loans / Tier 1 Capital + ACL	121.3	120.2	119.3	117.9	121.8	120.6	121.3	117.9
# Companies > 300%	104	108	107	107	127	114	104	107
3-Year Growth (CRE Guid. Loans)	36.7	34.3	30.0	26.1	45.5	43.2	36.7	26.1
# Companies > 50%	915	846	764	730	1,102	1,074	915	730
Total # of Companies	2,679	2,637	2,603	2,576	2,936	2,804	2,679	2,576
CRE & C&I Loan Metrics	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
CRE Loan Yield	6.42	6.34	6.52	6.64	4.90	5.61	6.24	6.50
CRE Loan Growth (Annualized)	8.9	-7.8	-2.0	1.8	1.4	-1.7	-2.1	-2.6
C&I Loan Yield	7.73	7.52	7.66	7.78	5.64	6.86	7.59	7.65
C&I Loan Growth (Annualized)	3.1	-6.4	-1.6	-6.4	-5.8	-1.9	-2.6	-4.8

CRE & C&I Loan Yields (%)





# Appendix

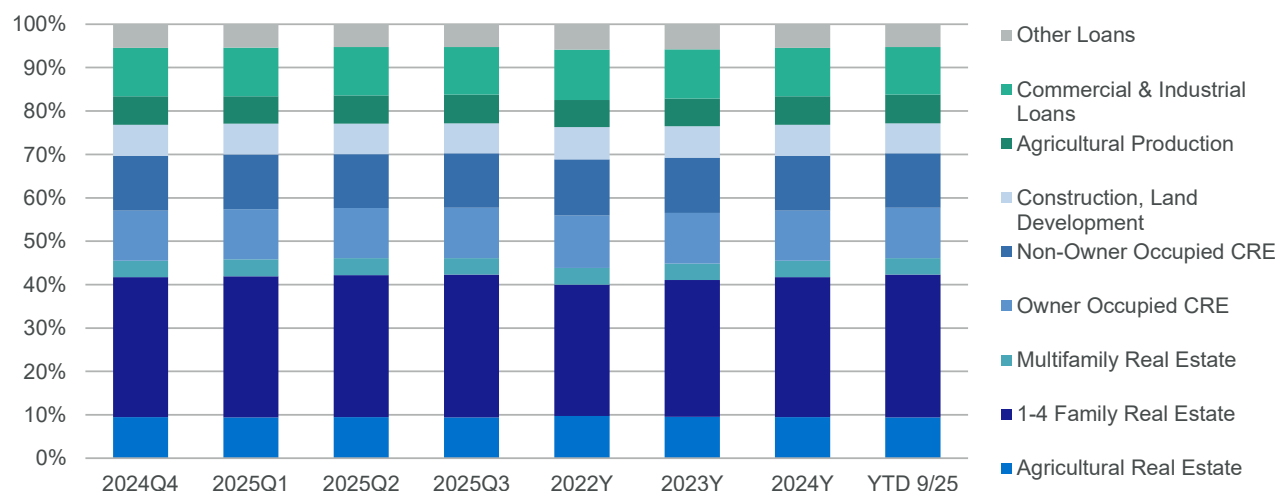
## Total Assets < \$500 Million

Loan Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	\$34.3	\$33.5	\$33.8	\$33.5	\$35.5	\$35.0	\$34.3	\$33.5
1-4 Family Real Estate	\$117.1	\$116.0	\$116.6	\$117.4	\$110.3	\$115.7	\$117.1	\$117.4
Multifamily Real Estate	\$13.9	\$13.9	\$13.9	\$13.7	\$14.1	\$13.9	\$13.9	\$13.7
Owner Occupied CRE	\$41.9	\$41.2	\$41.3	\$41.4	\$43.9	\$42.8	\$41.9	\$41.4
Non-Owner Occupied CRE	\$45.9	\$44.9	\$44.4	\$44.7	\$47.4	\$46.9	\$45.9	\$44.7
Construction, Land Development	\$25.9	\$25.2	\$25.0	\$24.7	\$27.0	\$26.6	\$25.9	\$24.7
<b>Total Real Estate Loans</b>	<b>\$279.1</b>	<b>\$274.7</b>	<b>\$274.9</b>	<b>\$275.3</b>	<b>\$278.2</b>	<b>\$280.8</b>	<b>\$279.1</b>	<b>\$275.3</b>
Agricultural Production	\$23.9	\$22.4	\$23.1	\$23.6	\$22.6	\$23.3	\$23.9	\$23.6
Commercial & Industrial Loans	\$40.7	\$40.0	\$39.8	\$39.2	\$42.5	\$41.7	\$40.7	\$39.2
Other Loans	\$19.8	\$19.3	\$18.7	\$18.7	\$21.2	\$21.1	\$19.8	\$18.7
<b>Total Loans</b>	<b>\$363.4</b>	<b>\$356.4</b>	<b>\$356.6</b>	<b>\$356.8</b>	<b>\$364.6</b>	<b>\$366.9</b>	<b>\$363.4</b>	<b>\$356.8</b>

Loan Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	9.4%	9.4%	9.5%	9.4%	9.7%	9.5%	9.4%	9.4%
1-4 Family Real Estate	32.2%	32.5%	32.7%	32.9%	30.3%	31.5%	32.2%	32.9%
Multifamily Real Estate	3.8%	3.9%	3.9%	3.8%	3.9%	3.8%	3.8%	3.8%
Owner Occupied CRE	11.5%	11.6%	11.6%	11.6%	12.0%	11.7%	11.5%	11.6%
Non-Owner Occupied CRE	12.6%	12.6%	12.4%	12.5%	13.0%	12.8%	12.6%	12.5%
Construction, Land Development	7.1%	7.1%	7.0%	6.9%	7.4%	7.2%	7.1%	6.9%
<b>Total Real Estate Loans</b>	<b>76.8%</b>	<b>77.1%</b>	<b>77.1%</b>	<b>77.2%</b>	<b>76.3%</b>	<b>76.5%</b>	<b>76.8%</b>	<b>77.2%</b>
Agricultural Production	6.6%	6.3%	6.5%	6.6%	6.2%	6.3%	6.6%	6.6%
Commercial & Industrial Loans	11.2%	11.2%	11.2%	11.0%	11.7%	11.4%	11.2%	11.0%
Other Loans	5.4%	5.4%	5.3%	5.2%	5.8%	5.8%	5.4%	5.2%
<b>Total Loans</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Loan Portfolio Mix (%)





# Appendix

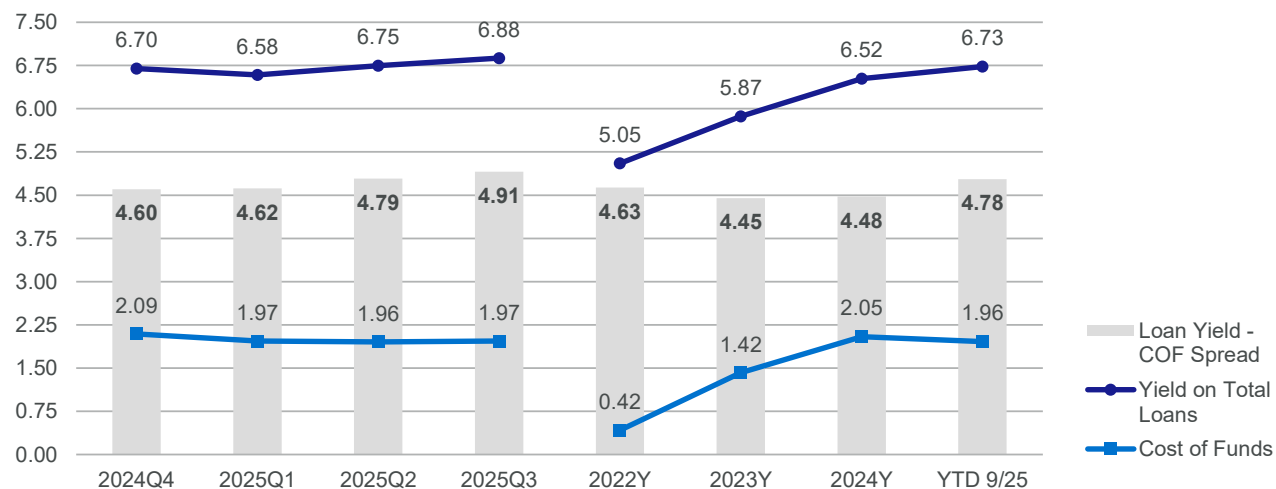
## Total Assets < \$500 Million

Annualized Loan Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	2.7%	-9.6%	3.1%	-2.8%	-0.2%	-1.6%	-1.8%	-3.1%
1-4 Family Real Estate	6.4%	-3.9%	2.2%	2.6%	5.8%	4.8%	1.3%	0.3%
Multifamily Real Estate	12.2%	1.3%	-0.4%	-6.8%	5.8%	-0.9%	-0.5%	-2.0%
Owner Occupied CRE	4.8%	-6.9%	0.7%	1.0%	0.0%	-2.4%	-2.0%	-1.7%
Non-Owner Occupied CRE	12.7%	-8.6%	-4.4%	2.6%	2.7%	-1.1%	-2.1%	-3.5%
Construction, Land Development	6.2%	-11.6%	-3.7%	-4.3%	10.0%	-1.8%	-2.4%	-6.4%
<b>Total Real Estate Loans</b>	<b>7.0%</b>	<b>-6.3%</b>	<b>0.3%</b>	<b>0.6%</b>	<b>3.9%</b>	<b>0.9%</b>	<b>-0.6%</b>	<b>-1.8%</b>
Agricultural Production	10.4%	-23.9%	12.8%	8.0%	-4.1%	2.8%	2.6%	-1.4%
Commercial & Industrial Loans	3.1%	-6.4%	-1.6%	-6.4%	-5.8%	-1.9%	-2.6%	-4.8%
Other Loans	-0.7%	-10.5%	-11.3%	-1.4%	3.8%	-0.4%	-6.4%	-7.6%
<b>Total Loans</b>	<b>6.3%</b>	<b>-7.7%</b>	<b>0.3%</b>	<b>0.2%</b>	<b>2.1%</b>	<b>0.6%</b>	<b>-1.0%</b>	<b>-2.4%</b>

Loan Yields / Funding Costs	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Yield on 1-4 Family RE	6.15	6.05	6.20	6.35	4.79	5.39	5.97	6.20
Yield on CRE	6.42	6.34	6.52	6.64	4.90	5.61	6.24	6.50
Yield on C&I	7.73	7.52	7.66	7.78	5.64	6.86	7.59	7.65
<b>Yield on Total Loans</b>	<b>6.70</b>	<b>6.58</b>	<b>6.75</b>	<b>6.88</b>	<b>5.05</b>	<b>5.87</b>	<b>6.52</b>	<b>6.73</b>
Cost of Int Bearing Trans Accts	1.15	1.08	1.10	1.12	0.29	0.88	1.16	1.09
Cost of Other Time Dep	4.18	3.92	3.87	3.84	0.94	2.85	4.06	3.87
Cost of CD > \$250K	4.32	4.10	3.96	3.89	1.08	3.32	4.30	3.98
Cost of Int Bearing Deposits	2.58	2.43	2.42	2.43	0.52	1.73	2.51	2.42
<b>Cost of Funds</b>	<b>2.09</b>	<b>1.97</b>	<b>1.96</b>	<b>1.97</b>	<b>0.42</b>	<b>1.42</b>	<b>2.05</b>	<b>1.96</b>
<b>Loan Yield - COF Spread</b>	<b>4.60</b>	<b>4.62</b>	<b>4.79</b>	<b>4.91</b>	<b>4.63</b>	<b>4.45</b>	<b>4.48</b>	<b>4.78</b>

Loan Yield & Cost of Funds (%)





# Appendix

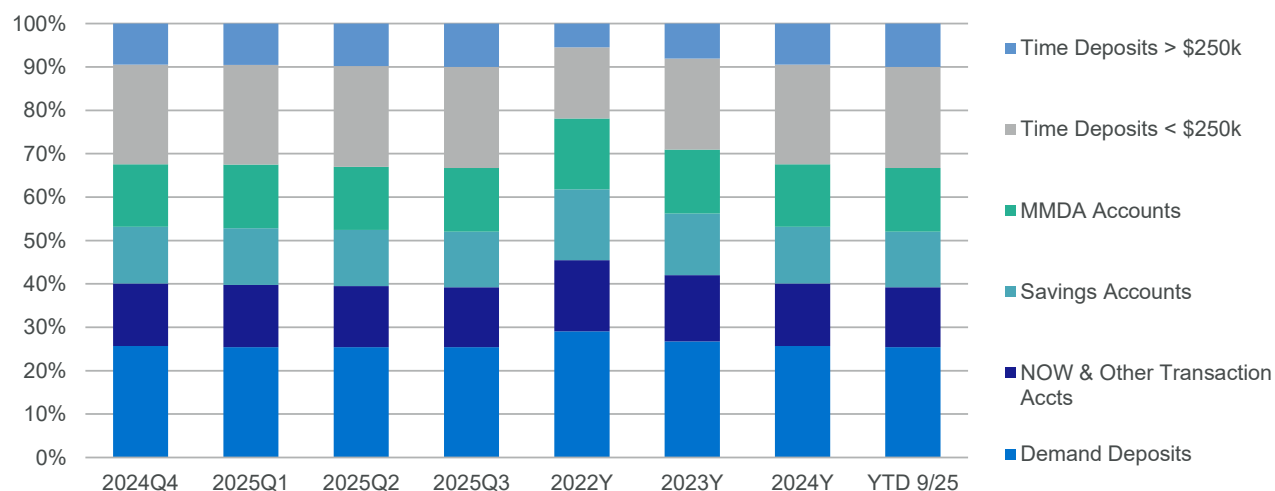
## Total Assets < \$500 Million

Deposit Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	\$123.0	\$120.9	\$119.3	\$118.6	\$149.9	\$131.0	\$123.0	\$118.6
NOW & Other Transaction Accts	\$69.1	\$68.0	\$65.6	\$64.2	\$84.6	\$74.7	\$69.1	\$64.2
Savings Accounts	\$62.7	\$62.3	\$60.8	\$59.9	\$84.4	\$69.4	\$62.7	\$59.9
MMDA Accounts	\$69.0	\$69.5	\$67.9	\$68.3	\$84.2	\$72.3	\$69.0	\$68.3
Time Deposits < \$250k	\$109.9	\$109.0	\$108.9	\$108.5	\$84.8	\$102.4	\$109.9	\$108.5
Time Deposits > \$250k	\$45.4	\$45.4	\$45.9	\$46.5	\$28.2	\$39.7	\$45.4	\$46.5
<b>Total Deposits</b>	<b>\$479.1</b>	<b>\$475.2</b>	<b>\$468.4</b>	<b>\$466.0</b>	<b>\$516.1</b>	<b>\$489.5</b>	<b>\$479.1</b>	<b>\$466.0</b>
Memo: Total Brokered Deposits	\$16.0	\$15.5	\$15.1	\$15.4	\$10.6	\$14.4	\$16.0	\$15.4
Memo: Total Noninterest Bearing	\$108.5	\$106.2	\$104.3	\$104.0	\$137.8	\$118.7	\$108.5	\$104.0

Deposit Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	25.7%	25.5%	25.5%	25.4%	29.0%	26.8%	25.7%	25.4%
NOW & Other Transaction Accts	14.4%	14.3%	14.0%	13.8%	16.4%	15.3%	14.4%	13.8%
Savings Accounts	13.1%	13.1%	13.0%	12.9%	16.4%	14.2%	13.1%	12.9%
MMDA Accounts	14.4%	14.6%	14.5%	14.7%	16.3%	14.8%	14.4%	14.7%
Time Deposits < \$250k	22.9%	22.9%	23.2%	23.3%	16.4%	20.9%	22.9%	23.3%
Time Deposits > \$250k	9.5%	9.6%	9.8%	10.0%	5.5%	8.1%	9.5%	10.0%
<b>Total Deposits</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Memo: Total Brokered Deposits	3.3%	3.3%	3.2%	3.3%	2.1%	2.9%	3.3%	3.3%
Memo: Total Noninterest Bearing	22.6%	22.3%	22.3%	22.3%	26.7%	24.3%	22.6%	22.3%

### Deposit Portfolio Mix (%)



Annualized Deposit Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	8.0%	-6.6%	-5.6%	-2.3%	-2.0%	-12.6%	-6.1%	-4.8%
NOW & Other Transaction Accts	15.8%	-6.7%	-13.7%	-8.8%	-3.3%	-11.7%	-7.5%	-9.5%
Savings Accounts	-0.1%	-2.3%	-9.5%	-6.0%	-6.8%	-17.8%	-9.7%	-5.9%
MMDA Accounts	5.2%	2.8%	-8.9%	2.3%	-7.4%	-14.0%	-4.6%	-1.3%
Time Deposits < \$250k	5.1%	-3.3%	-0.6%	-1.2%	-7.9%	20.7%	7.4%	-1.7%
Time Deposits > \$250k	10.1%	0.1%	4.3%	5.0%	6.3%	40.8%	14.5%	3.2%
<b>Total Deposits</b>	<b>7.1%</b>	<b>-3.3%</b>	<b>-5.7%</b>	<b>-2.1%</b>	<b>-4.5%</b>	<b>-5.1%</b>	<b>-2.1%</b>	<b>-3.6%</b>
Memo: Total Brokered Deposits	13.7%	-11.1%	-10.1%	7.5%	28.2%	35.8%	10.7%	-4.6%
Memo: Total Noninterest Bearing	2.2%	-8.5%	-6.9%	-1.4%	-4.2%	-13.8%	-8.6%	-5.6%

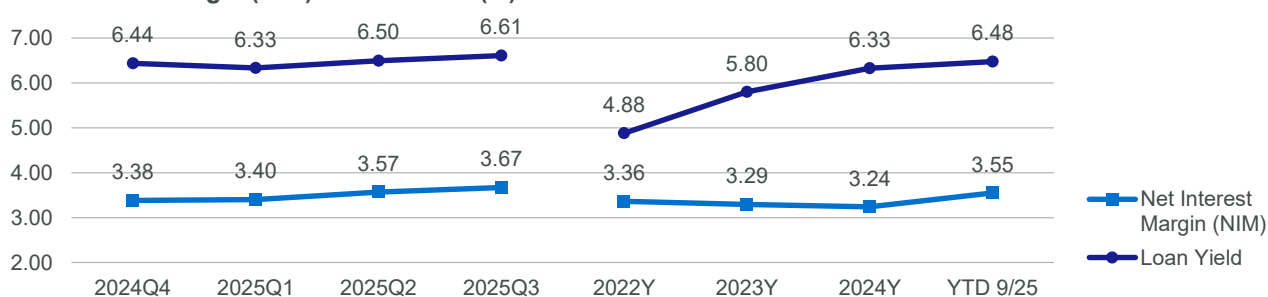


# Appendix

## Total Assets \$500 Million–\$2 Billion

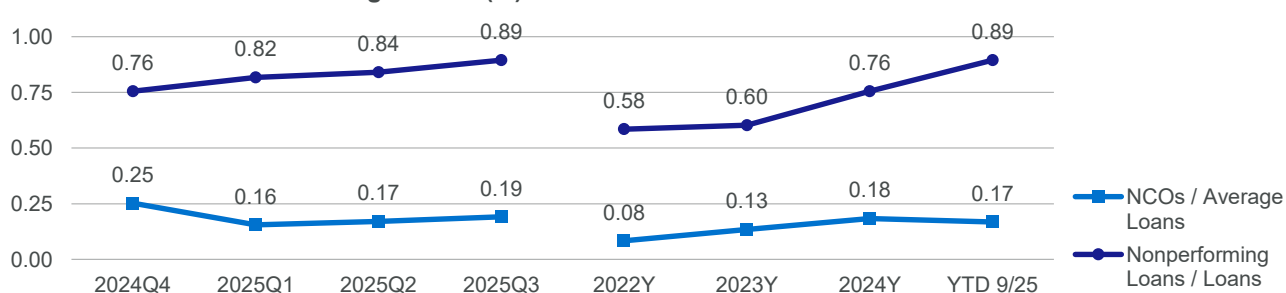
Balance Sheet Highlights	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Loan Growth (Annualized)	-0.4	0.5	2.7	-2.9	7.1	3.5	3.8	0.1
Deposit Growth (Annualized)	1.0	4.5	-3.3	-2.5	-2.0	-2.1	4.0	-0.5
Loans / Assets	71.9	71.5	72.6	72.3	68.4	70.7	71.9	72.3
Loans / Deposits	84.5	83.6	85.2	84.9	79.4	84.2	84.5	84.9
Margin / Yields / Rates	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
<b>Net Interest Margin (NIM)</b>	<b>3.38</b>	<b>3.40</b>	<b>3.57</b>	<b>3.67</b>	<b>3.36</b>	<b>3.29</b>	<b>3.24</b>	<b>3.55</b>
Loan Yield / Cost of Funds Spread	4.17	4.21	4.37	4.48	4.45	4.16	4.05	4.35
<b>Loan Yield</b>	<b>6.44</b>	<b>6.33</b>	<b>6.50</b>	<b>6.61</b>	<b>4.88</b>	<b>5.80</b>	<b>6.33</b>	<b>6.48</b>
Cost of Funds	2.27	2.12	2.13	2.13	0.43	1.64	2.27	2.13

Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
30-89 PD Loans / Loans	0.53	0.61	0.51	0.48	0.36	0.45	0.53	0.48
90+ PD Loans / Loans	0.07	0.08	0.08	0.08	0.06	0.06	0.07	0.08
Nonaccrual Loans / Loans	<u>0.58</u>	<u>0.63</u>	<u>0.65</u>	<u>0.70</u>	<u>0.38</u>	<u>0.45</u>	<u>0.58</u>	<u>0.70</u>
Noncurrent Loans / Loans	0.65	0.71	0.73	0.78	0.45	0.52	0.65	0.78
Modified Loans / Loans	0.17	0.18	0.19	0.20	0.20	0.15	0.17	0.20
<b>Nonperforming Loans / Loans</b>	<b>0.76</b>	<b>0.82</b>	<b>0.84</b>	<b>0.89</b>	<b>0.58</b>	<b>0.60</b>	<b>0.76</b>	<b>0.89</b>
Nonperforming Assets / Assets	0.58	0.62	0.65	0.69	0.43	0.45	0.58	0.69
ACL / Loans	1.25	1.25	1.25	1.24	1.24	1.27	1.25	1.24
Provision Expense / Avg Assets	0.19	0.13	0.17	0.17	0.11	0.14	0.16	0.16
<b>NCOs / Average Loans</b>	<b>0.25</b>	<b>0.16</b>	<b>0.17</b>	<b>0.19</b>	<b>0.08</b>	<b>0.13</b>	<b>0.18</b>	<b>0.17</b>
# Companies Reporting NCOs	704	625	635	662	588	677	781	765

NPLs / Loans & NCOs / Average Loans (%)



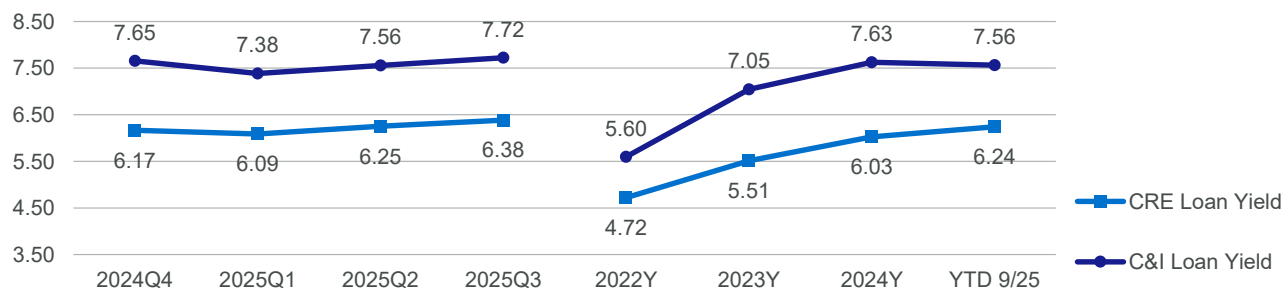


# Appendix

## Total Assets \$500 Million–\$2 Billion

Profitability Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
ROAA	0.95	0.95	1.08	1.16	1.06	0.93	0.90	1.06
ROAE	10.36	10.27	11.62	12.03	12.39	10.84	9.89	11.17
Net Income Per FTE (\$000)	\$75.7	\$79.5	\$89.3	\$96.3	\$77.0	\$73.2	\$73.2	\$88.3
Noninterest Income / Avg Assets	0.51	0.48	0.52	0.52	0.54	0.52	0.52	0.51
Efficiency Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Efficiency Ratio (FTE)	65.2	64.5	62.2	61.0	61.7	64.8	66.0	62.6
Total Assets Per FTE (\$000)	\$7,065	\$7,164	\$7,096	\$7,195	\$6,603	\$6,901	\$7,065	\$7,195
Salary Expense Per FTE (\$000)	\$111.3	\$111.4	\$112.0	\$113.9	\$98.4	\$103.0	\$107.5	\$112.0
Noninterest Expense / Avg Assets	2.49	2.47	2.48	2.51	2.38	2.43	2.45	2.50
Capital Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Total Equity / Total Assets	9.35	9.51	9.64	9.92	8.69	9.08	9.35	9.92
Leverage Ratio	10.18	10.30	10.36	10.45	9.86	10.08	10.18	10.45
Total RB Capital Ratio	14.60	14.79	14.81	14.98	14.27	14.23	14.60	14.98
Liquidity Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
On-Hand Liquidity Ratio	15.5	16.3	15.2	15.7	18.0	14.8	15.5	15.7
Liquidity Ratio	17.1	18.0	17.2	17.6	20.2	16.7	17.1	17.6
Net Non-Core Funding Dep. Ratio	8.9	7.3	8.6	8.4	5.1	10.1	8.9	8.4
Reliance on Wholesale Funding	6.6	5.9	6.0	5.5	4.7	8.2	6.6	5.5
C&D / CRE Guidance Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
C&D Loans / Tier 1 Capital + ACL	50.6	50.0	49.6	48.7	53.8	53.6	50.6	48.7
# Companies > 100%	116	111	120	113	152	144	116	113
CRE Guidance Loans / Tier 1 Capital + ACL	201.9	200.3	199.7	198.2	205.0	203.4	201.9	198.2
# Companies > 300%	183	182	183	174	205	195	183	174
3-Year Growth (CRE Guid. Loans)	40.3	38.0	34.1	29.2	53.1	52.5	40.3	29.2
# Companies > 50%	441	414	364	325	557	565	441	325
Total # of Companies	1,181	1,195	1,190	1,175	1,163	1,163	1,181	1,175
CRE & C&I Loan Metrics	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
CRE Loan Yield	6.17	6.09	6.25	6.38	4.72	5.51	6.03	6.24
CRE Loan Growth (Annualized)	-2.5	2.2	3.7	-2.7	5.2	1.6	3.6	1.1
C&I Loan Yield	7.65	7.38	7.56	7.72	5.60	7.05	7.63	7.56
C&I Loan Growth (Annualized)	0.5	4.7	-2.7	-9.7	-3.7	0.5	2.1	-2.6

CRE & C&I Loan Yields (%)





# Appendix

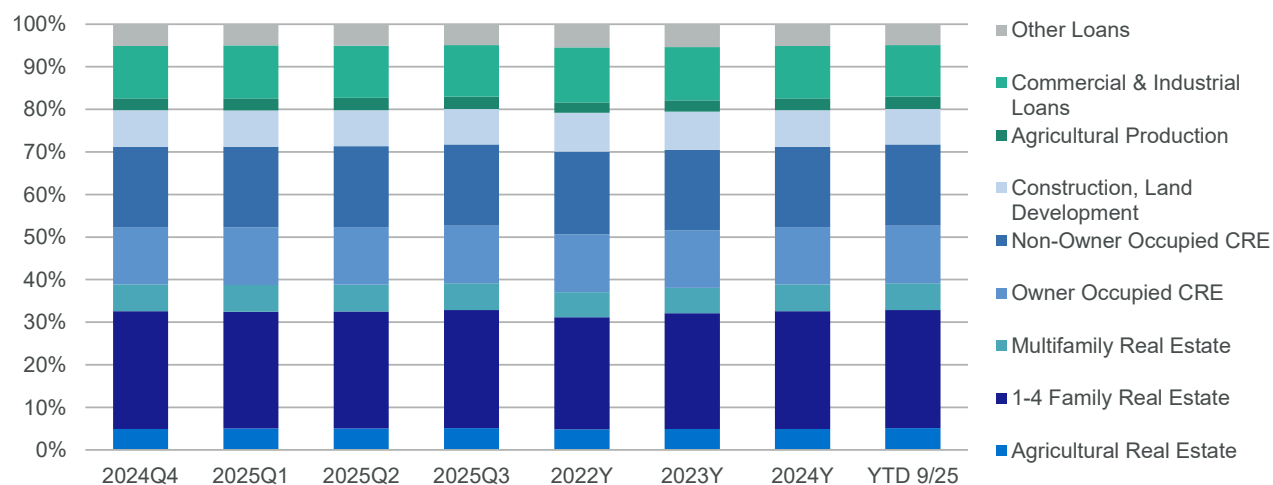
## Total Assets \$500 Million–\$2 Billion

Loan Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	\$39.2	\$40.3	\$40.2	\$40.6	\$35.7	\$37.4	\$39.2	\$40.6
1-4 Family Real Estate	\$218.8	\$216.9	\$219.5	\$219.9	\$194.3	\$207.6	\$218.8	\$219.9
Multifamily Real Estate	\$49.9	\$50.0	\$49.9	\$49.9	\$43.3	\$45.5	\$49.9	\$49.9
Owner Occupied CRE	\$106.7	\$107.3	\$108.2	\$107.1	\$100.2	\$103.1	\$106.7	\$107.1
Non-Owner Occupied CRE	\$149.4	\$150.3	\$151.8	\$151.1	\$143.3	\$144.2	\$149.4	\$151.1
Construction, Land Development	\$67.7	\$67.6	\$67.6	\$66.3	\$67.3	\$68.7	\$67.7	\$66.3
<b>Total Real Estate Loans</b>	<b>\$631.8</b>	<b>\$632.4</b>	<b>\$637.2</b>	<b>\$634.9</b>	<b>\$584.0</b>	<b>\$606.6</b>	<b>\$631.8</b>	<b>\$634.9</b>
Agricultural Production	\$22.4	\$22.3	\$22.9	\$23.1	\$18.1	\$20.0	\$22.4	\$23.1
Commercial & Industrial Loans	\$97.5	\$98.6	\$98.0	\$95.6	\$94.9	\$95.4	\$97.5	\$95.6
Other Loans	\$40.2	\$39.6	\$40.2	\$39.0	\$40.3	\$41.2	\$40.2	\$39.0
<b>Total Loans</b>	<b>\$791.9</b>	<b>\$792.9</b>	<b>\$798.3</b>	<b>\$792.5</b>	<b>\$737.3</b>	<b>\$763.2</b>	<b>\$791.9</b>	<b>\$792.5</b>

Loan Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	4.9%	5.1%	5.0%	5.1%	4.8%	4.9%	4.9%	5.1%
1-4 Family Real Estate	27.6%	27.4%	27.5%	27.7%	26.3%	27.2%	27.6%	27.7%
Multifamily Real Estate	6.3%	6.3%	6.2%	6.3%	5.9%	6.0%	6.3%	6.3%
Owner Occupied CRE	13.5%	13.5%	13.6%	13.5%	13.6%	13.5%	13.5%	13.5%
Non-Owner Occupied CRE	18.9%	19.0%	19.0%	19.1%	19.4%	18.9%	18.9%	19.1%
Construction, Land Development	8.5%	8.5%	8.5%	8.4%	9.1%	9.0%	8.5%	8.4%
<b>Total Real Estate Loans</b>	<b>79.8%</b>	<b>79.8%</b>	<b>79.8%</b>	<b>80.1%</b>	<b>79.2%</b>	<b>79.5%</b>	<b>79.8%</b>	<b>80.1%</b>
Agricultural Production	2.8%	2.8%	2.9%	2.9%	2.5%	2.6%	2.8%	2.9%
Commercial & Industrial Loans	12.3%	12.4%	12.3%	12.1%	12.9%	12.5%	12.3%	12.1%
Other Loans	5.1%	5.0%	5.0%	4.9%	5.5%	5.4%	5.1%	4.9%
<b>Total Loans</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Loan Portfolio Mix (%)





# Appendix

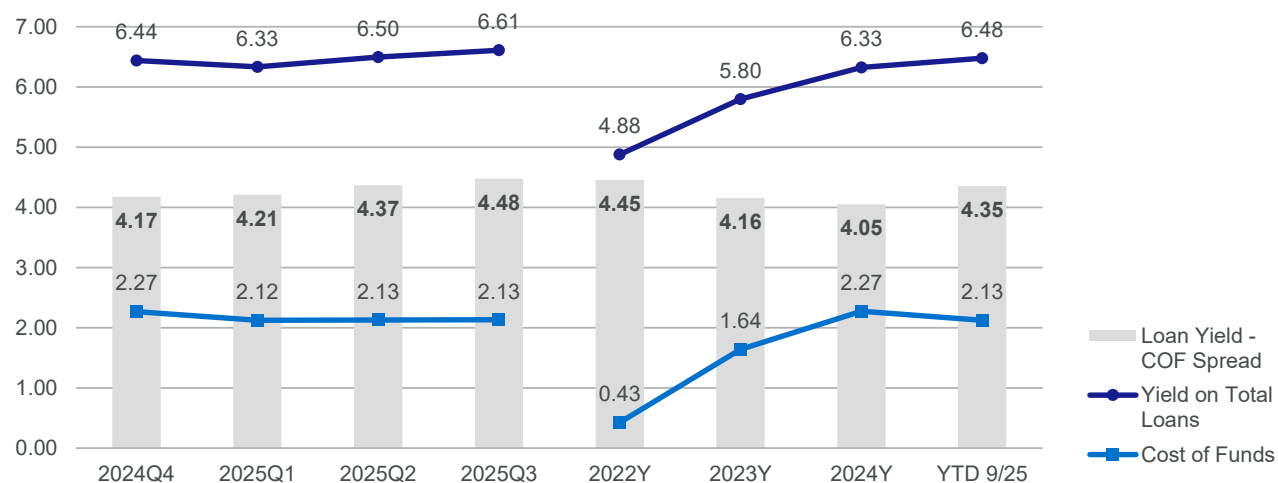
## Total Assets \$500 Million–\$2 Billion

Annualized Loan Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	0.5%	11.1%	-0.3%	3.3%	12.1%	4.9%	4.6%	4.7%
1-4 Family Real Estate	3.4%	-3.5%	4.8%	0.7%	12.0%	6.9%	5.4%	0.6%
Multifamily Real Estate	2.2%	0.9%	-1.3%	0.2%	8.6%	5.2%	9.7%	-0.1%
Owner Occupied CRE	-1.4%	2.1%	3.4%	-4.1%	3.3%	2.9%	3.5%	0.5%
Non-Owner Occupied CRE	-3.4%	2.3%	4.0%	-1.8%	6.7%	0.7%	3.6%	1.5%
Construction, Land Development	-5.4%	-0.5%	0.1%	-7.7%	15.2%	2.1%	-1.5%	-2.7%
<b>Total Real Estate Loans</b>	<b>-0.3%</b>	<b>0.4%</b>	<b>3.0%</b>	<b>-1.5%</b>	<b>9.2%</b>	<b>3.9%</b>	<b>4.1%</b>	<b>0.7%</b>
Agricultural Production	11.1%	-2.2%	10.5%	3.0%	11.5%	10.4%	12.2%	3.8%
Commercial & Industrial Loans	0.5%	4.7%	-2.7%	-9.7%	-3.7%	0.5%	2.1%	-2.6%
Other Loans	-10.3%	-6.3%	6.5%	-12.1%	4.7%	2.1%	-2.3%	-4.0%
<b>Total Loans</b>	<b>-0.4%</b>	<b>0.5%</b>	<b>2.7%</b>	<b>-2.9%</b>	<b>7.1%</b>	<b>3.5%</b>	<b>3.8%</b>	<b>0.1%</b>

Loan Yields / Funding Costs	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Yield on 1-4 Family RE	5.79	5.73	5.89	5.98	4.47	5.21	5.68	5.87
Yield on CRE	6.17	6.09	6.25	6.38	4.72	5.51	6.03	6.24
Yield on C&I	7.65	7.38	7.56	7.72	5.60	7.05	7.63	7.56
<b>Yield on Total Loans</b>	<b>6.44</b>	<b>6.33</b>	<b>6.50</b>	<b>6.61</b>	<b>4.88</b>	<b>5.80</b>	<b>6.33</b>	<b>6.48</b>
Cost of Int Bearing Trans Accts	1.67	1.57	1.60	1.66	0.39	1.33	1.72	1.61
Cost of Other Time Dep	4.36	4.02	3.95	3.89	0.95	3.18	4.28	3.95
Cost of CD > \$250K	4.31	4.15	4.00	3.90	1.08	3.49	4.41	4.01
Cost of Int Bearing Deposits	2.76	2.60	2.59	2.60	0.51	1.98	2.75	2.59
<b>Cost of Funds</b>	<b>2.27</b>	<b>2.12</b>	<b>2.13</b>	<b>2.13</b>	<b>0.43</b>	<b>1.64</b>	<b>2.27</b>	<b>2.13</b>
<b>Loan Yield - COF Spread</b>	<b>4.17</b>	<b>4.21</b>	<b>4.37</b>	<b>4.48</b>	<b>4.45</b>	<b>4.16</b>	<b>4.05</b>	<b>4.35</b>

Loan Yield & Cost of Funds (%)





## Appendix

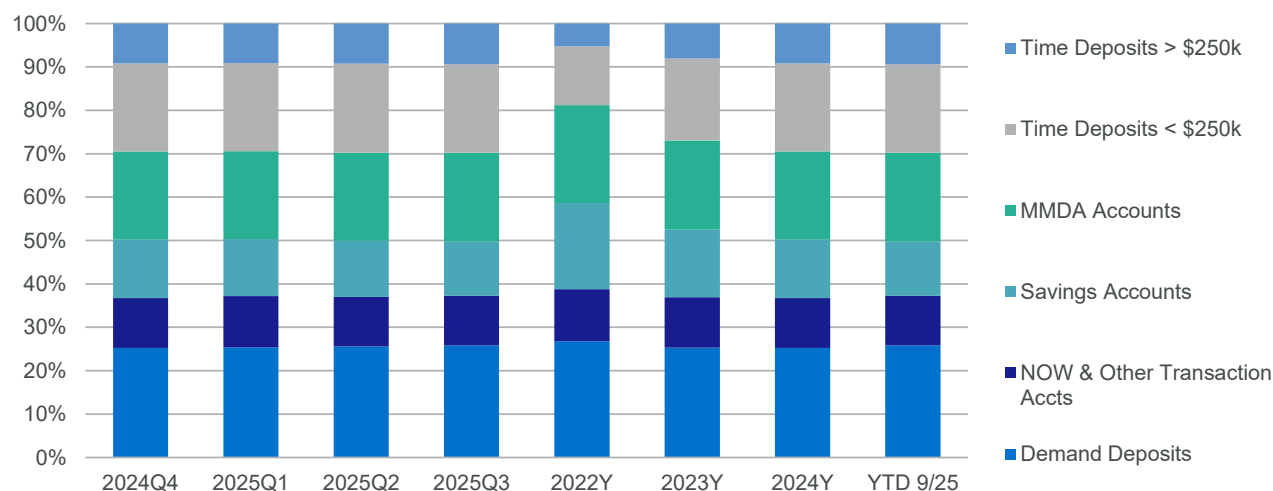
### Total Assets \$500 Million–\$2 Billion

Deposit Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	\$242.4	\$246.5	\$246.0	\$246.9	\$252.3	\$233.4	\$242.4	\$246.9
NOW & Other Transaction Accts	\$110.2	\$114.7	\$110.4	\$109.2	\$113.1	\$107.6	\$110.2	\$109.2
Savings Accounts	\$129.7	\$127.4	\$124.4	\$120.1	\$187.5	\$143.7	\$129.7	\$120.1
MMDA Accounts	\$194.3	\$196.5	\$195.4	\$195.8	\$212.5	\$189.3	\$194.3	\$195.8
Time Deposits < \$250k	\$195.5	\$196.9	\$197.4	\$194.8	\$127.8	\$174.5	\$195.5	\$194.8
Time Deposits > \$250k	\$87.8	\$88.6	\$89.0	\$89.7	\$49.5	\$74.6	\$87.8	\$89.7
<b>Total Deposits</b>	<b>\$959.8</b>	<b>\$970.6</b>	<b>\$962.5</b>	<b>\$956.4</b>	<b>\$942.7</b>	<b>\$923.2</b>	<b>\$959.8</b>	<b>\$956.4</b>
Memo: Total Brokered Deposits	\$50.1	\$49.9	\$50.2	\$47.8	\$31.0	\$46.8	\$50.1	\$47.8
Memo: Total Noninterest Bearing	\$211.2	\$211.1	\$208.9	\$207.2	\$254.1	\$217.2	\$211.2	\$207.2

Deposit Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	25.3%	25.4%	25.6%	25.8%	26.8%	25.3%	25.3%	25.8%
NOW & Other Transaction Accts	11.5%	11.8%	11.5%	11.4%	12.0%	11.7%	11.5%	11.4%
Savings Accounts	13.5%	13.1%	12.9%	12.6%	19.9%	15.6%	13.5%	12.6%
MMDA Accounts	20.2%	20.2%	20.3%	20.5%	22.5%	20.5%	20.2%	20.5%
Time Deposits < \$250k	20.4%	20.3%	20.5%	20.4%	13.6%	18.9%	20.4%	20.4%
Time Deposits > \$250k	9.2%	9.1%	9.2%	9.4%	5.3%	8.1%	9.2%	9.4%
<b>Total Deposits</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Memo: Total Brokered Deposits	5.2%	5.1%	5.2%	5.0%	3.3%	5.1%	5.2%	5.0%
Memo: Total Noninterest Bearing	22.0%	21.7%	21.7%	21.7%	27.0%	23.5%	22.0%	21.7%

#### Deposit Portfolio Mix (%)



Annualized Deposit Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	3.1%	6.7%	-0.8%	1.5%	3.7%	-7.5%	3.8%	2.5%
NOW & Other Transaction Accts	6.6%	16.2%	-15.0%	-4.3%	7.3%	-4.8%	2.4%	-1.2%
Savings Accounts	1.5%	-6.9%	-9.7%	-13.8%	-10.8%	-23.3%	-9.8%	-9.9%
MMDA Accounts	-0.6%	4.7%	-2.4%	0.8%	-9.5%	-10.9%	2.6%	1.0%
Time Deposits < \$250k	-4.5%	3.0%	1.0%	-5.3%	2.2%	36.6%	12.0%	-0.5%
Time Deposits > \$250k	3.3%	3.4%	2.0%	3.2%	15.4%	50.6%	17.8%	2.9%
<b>Total Deposits</b>	<b>1.0%</b>	<b>4.5%</b>	<b>-3.3%</b>	<b>-2.5%</b>	<b>-2.0%</b>	<b>-2.1%</b>	<b>4.0%</b>	<b>-0.5%</b>
Memo: Total Brokered Deposits	-6.4%	-1.6%	2.4%	-19.5%	61.7%	50.8%	7.0%	-6.2%
Memo: Total Noninterest Bearing	-3.4%	-0.2%	-4.1%	-3.3%	-4.5%	-14.5%	-2.8%	-2.5%

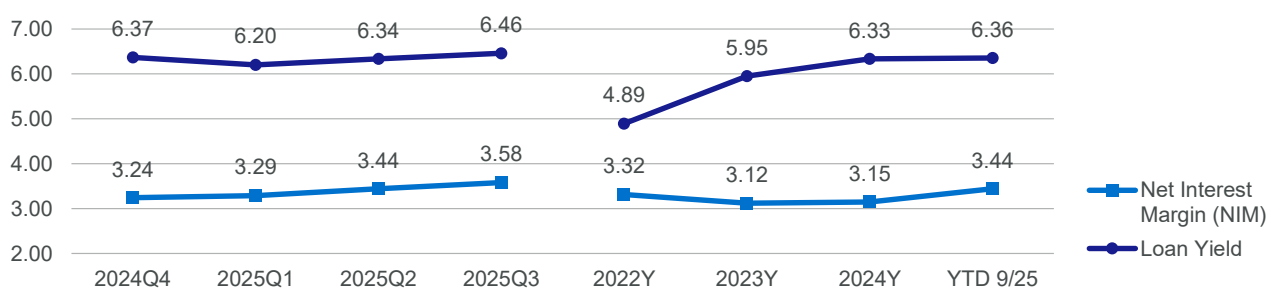


# Appendix

## Total Assets \$2 Billion–\$10 Billion

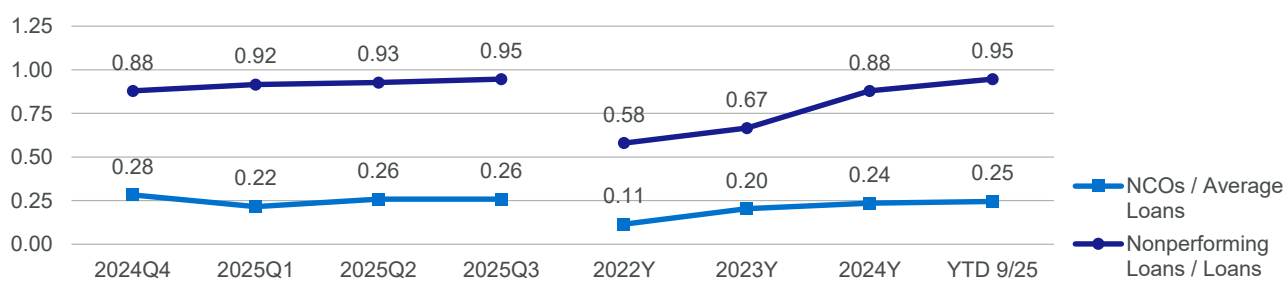
Balance Sheet Highlights	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Loan Growth (Annualized)	9.0	-0.2	5.8	0.0	14.2	6.5	5.3	1.9
Deposit Growth (Annualized)	8.7	6.0	0.2	2.5	2.9	1.8	5.9	2.9
Loans / Assets	74.8	74.5	75.3	74.6	72.0	74.1	74.8	74.6
Loans / Deposits	88.9	88.1	88.7	87.6	86.1	89.2	88.9	87.6
Margin / Yields / Rates	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
<b>Net Interest Margin (NIM)</b>	<b>3.24</b>	<b>3.29</b>	<b>3.44</b>	<b>3.58</b>	<b>3.32</b>	<b>3.12</b>	<b>3.15</b>	<b>3.44</b>
Loan Yield / Cost of Funds Spread	3.98	4.00	4.13	4.25	4.41	4.08	3.90	4.15
<b>Loan Yield</b>	<b>6.37</b>	<b>6.20</b>	<b>6.34</b>	<b>6.46</b>	<b>4.89</b>	<b>5.95</b>	<b>6.33</b>	<b>6.36</b>
Cost of Funds	2.39	2.20	2.20	2.21	0.48	1.87	2.43	2.20

### Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
30-89 PD Loans / Loans	0.42	0.47	0.39	0.38	0.32	0.38	0.42	0.38
90+ PD Loans / Loans	0.13	0.12	0.09	0.09	0.30	0.17	0.13	0.09
Nonaccrual Loans / Loans	<u>0.64</u>	<u>0.67</u>	<u>0.68</u>	<u>0.70</u>	<u>0.39</u>	<u>0.51</u>	<u>0.64</u>	<u>0.70</u>
Noncurrent Loans / Loans	0.77	0.80	0.77	0.78	0.69	0.68	0.77	0.78
Modified Loans / Loans	0.24	0.25	0.25	0.25	0.19	0.15	0.24	0.25
<b>Nonperforming Loans / Loans</b>	<b>0.88</b>	<b>0.92</b>	<b>0.93</b>	<b>0.95</b>	<b>0.58</b>	<b>0.67</b>	<b>0.88</b>	<b>0.95</b>
Nonperforming Assets / Assets	0.68	0.69	0.71	0.73	0.43	0.50	0.68	0.73
ACL / Loans	1.25	1.26	1.25	1.25	1.25	1.27	1.25	1.25
Provision Expense / Avg Assets	0.24	0.21	0.22	0.21	0.15	0.19	0.20	0.21
<b>NCOs / Average Loans</b>	<b>0.28</b>	<b>0.22</b>	<b>0.26</b>	<b>0.26</b>	<b>0.11</b>	<b>0.20</b>	<b>0.24</b>	<b>0.25</b>
# Companies Reporting NCOs	322	291	311	320	259	318	351	349

### NPLs / Loans & NCOs / Average Loans (%)



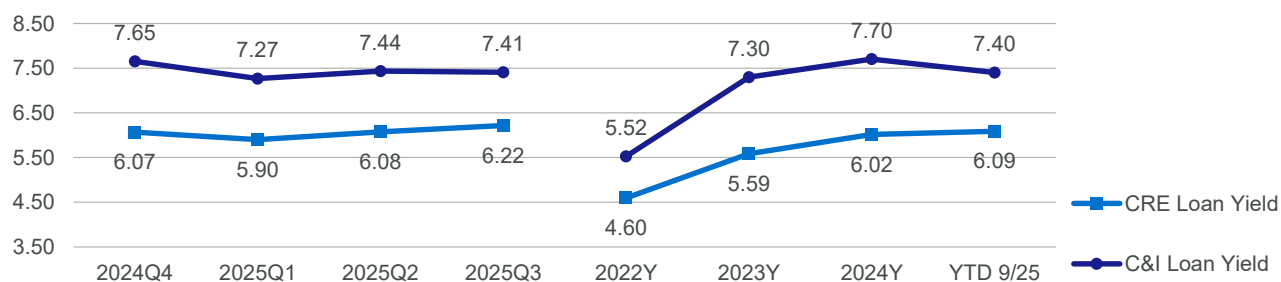


# Appendix

## Total Assets \$2 Billion–\$10 Billion

Profitability Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
ROAA	1.00	1.01	1.13	1.21	1.18	0.97	0.93	1.11
ROAE	10.37	10.20	11.21	11.97	12.95	10.63	9.95	11.17
Net Income Per FTE (\$000)	\$92.6	\$97.6	\$106.8	\$115.5	\$105.5	\$92.6	\$91.9	\$108.3
Noninterest Income / Avg Assets	0.65	0.60	0.63	0.63	0.64	0.61	0.64	0.63
Efficiency Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Efficiency Ratio (FTE)	60.9	60.5	58.1	56.8	57.3	60.9	61.8	58.2
Total Assets Per FTE (\$000)	\$9,071	\$9,154	\$9,118	\$9,281	\$8,558	\$8,769	\$9,071	\$9,281
Salary Expense Per FTE (\$000)	\$123.1	\$123.7	\$125.0	\$127.7	\$111.0	\$114.6	\$119.8	\$124.9
Noninterest Expense / Avg Assets	2.26	2.29	2.31	2.31	2.20	2.24	2.27	2.33
Capital Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Total Equity / Total Assets	10.08	10.33	10.39	10.65	9.32	9.80	10.08	10.65
Leverage Ratio	10.09	10.18	10.23	10.33	9.82	9.90	10.09	10.33
Total RB Capital Ratio	13.94	13.99	14.06	14.24	13.52	13.71	13.94	14.24
Liquidity Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
On-Hand Liquidity Ratio	12.7	13.2	12.7	13.5	15.2	11.6	12.7	13.5
Liquidity Ratio	14.1	14.9	15.0	15.0	17.4	13.7	14.1	15.0
Net Non-Core Funding Dep. Ratio	11.3	10.1	10.5	9.4	9.1	12.0	11.3	9.4
Reliance on Wholesale Funding	9.0	8.5	8.4	8.0	8.6	10.5	9.0	8.0
C&D / CRE Guidance Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
C&D Loans / Tier 1 Capital + ACL	48.5	47.0	45.7	45.4	47.3	50.6	48.5	45.4
# Companies > 100%	35	29	30	31	40	44	35	31
CRE Guidance Loans / Tier 1 Capital + ACL	237.4	235.4	231.5	229.1	226.6	237.5	237.4	229.1
# Companies > 300%	122	121	117	106	96	115	122	106
3-Year Growth (CRE Guid. Loans)	43.2	39.3	34.4	30.5	50.3	51.4	43.2	30.5
# Companies > 50%	177	154	130	105	197	212	177	105
Total # of Companies	429	433	435	435	406	421	429	435
CRE & C&I Loan Metrics	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
CRE Loan Yield	6.07	5.90	6.08	6.22	4.60	5.59	6.02	6.09
CRE Loan Growth (Annualized)	14.5	1.8	1.8	0.4	12.2	8.7	8.2	1.4
C&I Loan Yield	7.65	7.27	7.44	7.41	5.52	7.30	7.70	7.40
C&I Loan Growth (Annualized)	11.5	-5.7	10.6	-6.1	5.0	0.3	5.5	-0.5

CRE & C&I Loan Yields (%)





# Appendix

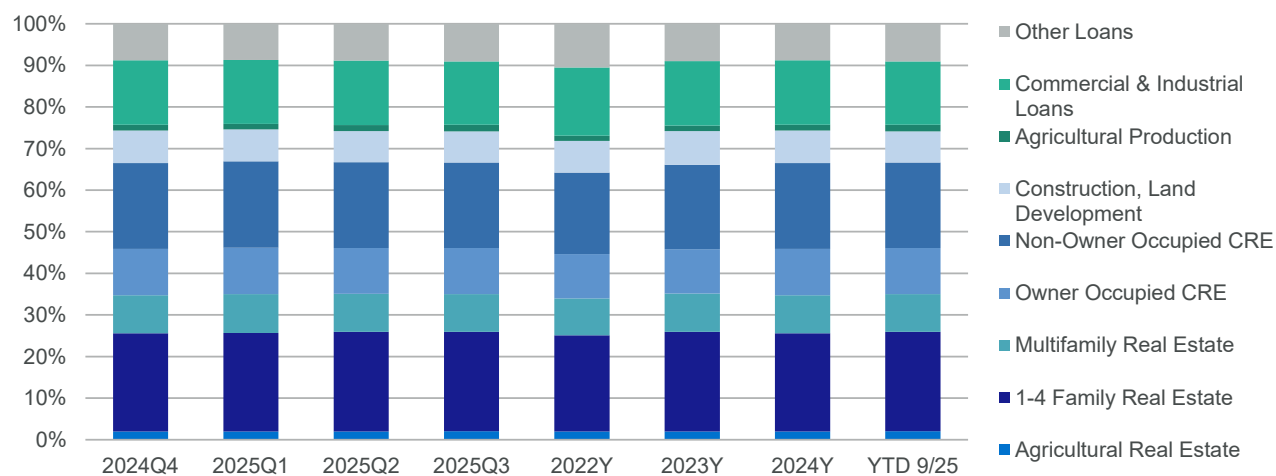
## Total Assets \$2 Billion–\$10 Billion

Loan Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	\$25.3	\$25.1	\$25.8	\$26.5	\$22.5	\$24.1	\$25.3	\$26.5
1-4 Family Real Estate	\$304.6	\$305.7	\$313.6	\$313.1	\$266.2	\$293.7	\$304.6	\$313.1
Multifamily Real Estate	\$118.3	\$120.7	\$119.6	\$118.6	\$101.9	\$113.0	\$118.3	\$118.6
Owner Occupied CRE	\$143.4	\$143.1	\$143.7	\$144.4	\$122.5	\$130.9	\$143.4	\$144.4
Non-Owner Occupied CRE	\$266.4	\$268.5	\$269.8	\$269.5	\$226.0	\$247.9	\$266.4	\$269.5
Construction, Land Development	\$100.6	\$98.8	\$97.6	\$97.8	\$87.8	\$99.3	\$100.6	\$97.8
<b>Total Real Estate Loans</b>	<b>\$958.6</b>	<b>\$962.0</b>	<b>\$970.3</b>	<b>\$969.9</b>	<b>\$826.9</b>	<b>\$908.9</b>	<b>\$958.6</b>	<b>\$969.9</b>
Agricultural Production	\$17.9	\$17.4	\$19.1	\$20.1	\$14.0	\$16.4	\$17.9	\$20.1
Commercial & Industrial Loans	\$200.5	\$197.7	\$202.7	\$199.6	\$189.2	\$189.8	\$200.5	\$199.6
Other Loans	\$112.9	\$112.3	\$115.8	\$118.2	\$120.5	\$110.3	\$112.9	\$118.2
<b>Total Loans</b>	<b>\$1,289.9</b>	<b>\$1,289.3</b>	<b>\$1,307.9</b>	<b>\$1,307.9</b>	<b>\$1,150.6</b>	<b>\$1,225.3</b>	<b>\$1,289.9</b>	<b>\$1,307.9</b>

Loan Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	2.0%	1.9%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
1-4 Family Real Estate	23.6%	23.7%	24.0%	23.9%	23.1%	24.0%	23.6%	23.9%
Multifamily Real Estate	9.2%	9.4%	9.1%	9.1%	8.9%	9.2%	9.2%	9.1%
Owner Occupied CRE	11.1%	11.1%	11.0%	11.0%	10.6%	10.7%	11.1%	11.0%
Non-Owner Occupied CRE	20.7%	20.8%	20.6%	20.6%	19.6%	20.2%	20.7%	20.6%
Construction, Land Development	7.8%	7.7%	7.5%	7.5%	7.6%	8.1%	7.8%	7.5%
<b>Total Real Estate Loans</b>	<b>74.3%</b>	<b>74.6%</b>	<b>74.2%</b>	<b>74.2%</b>	<b>71.9%</b>	<b>74.2%</b>	<b>74.3%</b>	<b>74.2%</b>
Agricultural Production	1.4%	1.3%	1.5%	1.5%	1.2%	1.3%	1.4%	1.5%
Commercial & Industrial Loans	15.5%	15.3%	15.5%	15.3%	16.4%	15.5%	15.5%	15.3%
Other Loans	8.8%	8.7%	8.9%	9.0%	10.5%	9.0%	8.8%	9.0%
<b>Total Loans</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Loan Portfolio Mix (%)





# Appendix

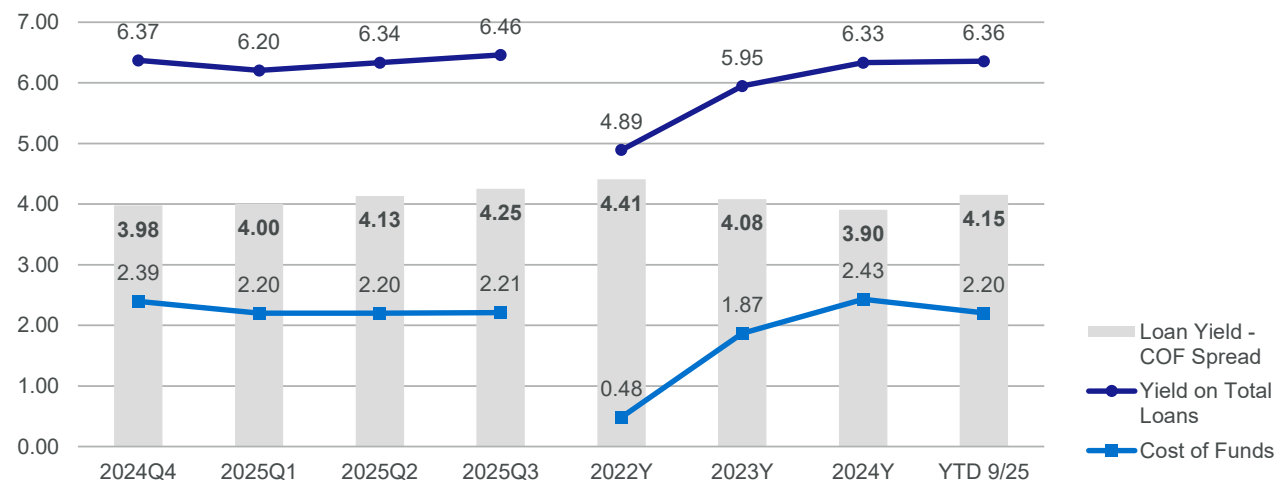
## Total Assets \$2 Billion–\$10 Billion

Annualized Loan Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	7.4%	-3.3%	11.6%	10.3%	13.8%	7.0%	5.0%	6.2%
1-4 Family Real Estate	4.3%	1.5%	10.3%	-0.7%	16.9%	10.3%	3.7%	3.7%
Multifamily Real Estate	7.4%	8.1%	-3.5%	-3.6%	22.5%	10.8%	4.7%	0.3%
Owner Occupied CRE	14.5%	-0.6%	1.5%	2.0%	10.4%	6.9%	9.6%	1.0%
Non-Owner Occupied CRE	14.4%	3.1%	2.0%	-0.4%	13.2%	9.7%	7.5%	1.6%
Construction, Land Development	3.4%	-7.0%	-4.8%	0.6%	22.4%	13.0%	1.3%	-3.7%
<b>Total Real Estate Loans</b>	<b>8.9%</b>	<b>1.4%</b>	<b>3.4%</b>	<b>-0.2%</b>	<b>16.0%</b>	<b>9.9%</b>	<b>5.5%</b>	<b>1.6%</b>
Agricultural Production	-4.2%	-11.3%	40.7%	21.1%	4.9%	16.7%	9.2%	16.9%
Commercial & Industrial Loans	11.7%	-5.6%	10.1%	-6.0%	4.9%	0.3%	5.6%	-0.6%
Other Loans	6.8%	-2.1%	12.4%	8.2%	19.4%	-8.4%	2.4%	6.2%
<b>Total Loans</b>	<b>9.0%</b>	<b>-0.2%</b>	<b>5.8%</b>	<b>0.0%</b>	<b>14.2%</b>	<b>6.5%</b>	<b>5.3%</b>	<b>1.9%</b>

Loan Yields / Funding Costs	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Yield on 1-4 Family RE	5.45	5.35	5.44	5.54	4.11	4.84	5.32	5.44
Yield on CRE	6.07	5.90	6.08	6.22	4.60	5.59	6.02	6.09
Yield on C&I	7.65	7.27	7.44	7.41	5.52	7.30	7.70	7.40
<b>Yield on Total Loans</b>	<b>6.37</b>	<b>6.20</b>	<b>6.34</b>	<b>6.46</b>	<b>4.89</b>	<b>5.95</b>	<b>6.33</b>	<b>6.36</b>
Cost of Int Bearing Trans Accts	2.41	2.12	2.20	2.17	0.61	2.04	2.45	2.17
Cost of Other Time Dep	4.37	4.00	3.93	3.90	1.02	3.44	4.35	3.95
Cost of CD > \$250K	4.42	4.15	4.00	3.92	1.14	3.62	4.51	4.02
Cost of Int Bearing Deposits	2.94	2.70	2.70	2.71	0.56	2.25	2.96	2.71
<b>Cost of Funds</b>	<b>2.39</b>	<b>2.20</b>	<b>2.20</b>	<b>2.21</b>	<b>0.48</b>	<b>1.87</b>	<b>2.43</b>	<b>2.20</b>
<b>Loan Yield - COF Spread</b>	<b>3.98</b>	<b>4.00</b>	<b>4.13</b>	<b>4.25</b>	<b>4.41</b>	<b>4.08</b>	<b>3.90</b>	<b>4.15</b>

Loan Yield & Cost of Funds (%)





# Appendix

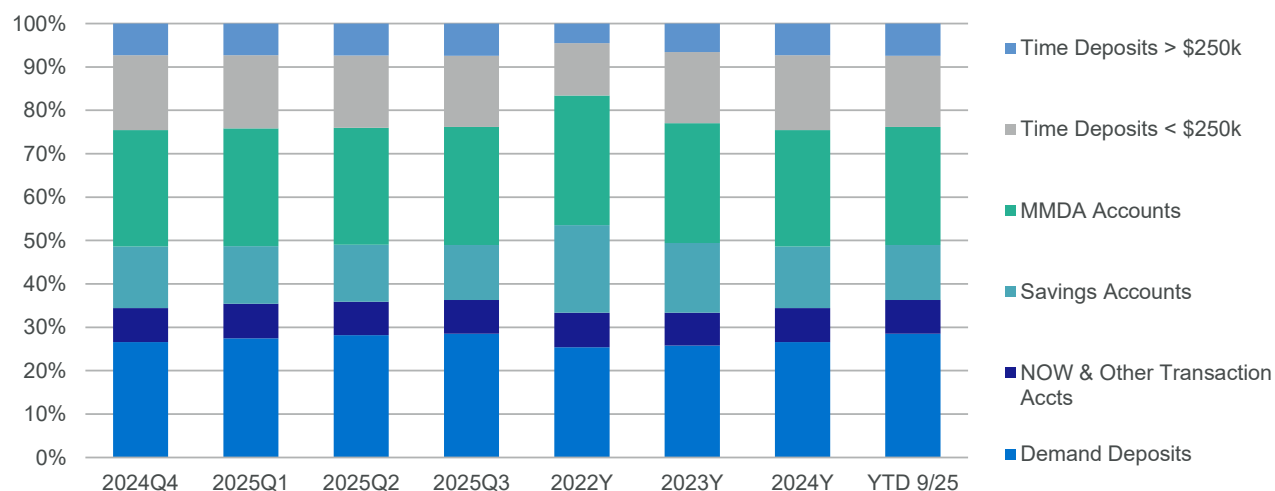
## Total Assets \$2 Billion–\$10 Billion

Deposit Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	\$398.2	\$417.2	\$428.7	\$437.0	\$352.6	\$364.9	\$398.2	\$437.0
NOW & Other Transaction Accts	\$117.5	\$121.9	\$117.3	\$118.3	\$111.0	\$107.4	\$117.5	\$118.3
Savings Accounts	\$213.0	\$201.9	\$200.5	\$194.3	\$280.2	\$227.3	\$213.0	\$194.3
MMDA Accounts	\$402.3	\$412.3	\$410.0	\$417.3	\$414.4	\$390.3	\$402.3	\$417.3
Time Deposits < \$250k	\$257.9	\$256.9	\$253.5	\$250.9	\$168.5	\$232.3	\$257.9	\$250.9
Time Deposits > \$250k	\$109.7	\$110.6	\$111.6	\$113.6	\$62.3	\$92.5	\$109.7	\$113.6
<b>Total Deposits</b>	<b>\$1,500.8</b>	<b>\$1,523.3</b>	<b>\$1,524.2</b>	<b>\$1,533.8</b>	<b>\$1,391.4</b>	<b>\$1,416.6</b>	<b>\$1,500.8</b>	<b>\$1,533.8</b>
Memo: Total Brokered Deposits	\$108.7	\$107.9	\$102.2	\$97.9	\$84.3	\$103.5	\$108.7	\$97.9
Memo: Total Noninterest Bearing	\$341.2	\$346.1	\$346.3	\$346.6	\$392.3	\$342.6	\$341.2	\$346.6

Deposit Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	26.5%	27.4%	28.1%	28.5%	25.3%	25.8%	26.5%	28.5%
NOW & Other Transaction Accts	7.8%	8.0%	7.7%	7.7%	8.0%	7.6%	7.8%	7.7%
Savings Accounts	14.2%	13.3%	13.2%	12.7%	20.1%	16.0%	14.2%	12.7%
MMDA Accounts	26.8%	27.1%	26.9%	27.2%	29.8%	27.6%	26.8%	27.2%
Time Deposits < \$250k	17.2%	16.9%	16.6%	16.4%	12.1%	16.4%	17.2%	16.4%
Time Deposits > \$250k	7.3%	7.3%	7.3%	7.4%	4.5%	6.5%	7.3%	7.4%
<b>Total Deposits</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Memo: Total Brokered Deposits	7.2%	7.1%	6.7%	6.4%	6.1%	7.3%	7.2%	6.4%
Memo: Total Noninterest Bearing	22.7%	22.7%	22.7%	22.6%	28.2%	24.2%	22.7%	22.6%

### Deposit Portfolio Mix (%)



Annualized Deposit Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	19.6%	19.1%	11.0%	7.8%	8.4%	3.5%	9.1%	13.0%
NOW & Other Transaction Accts	42.4%	14.9%	-15.2%	3.3%	11.3%	-3.3%	9.4%	0.8%
Savings Accounts	3.5%	-20.9%	-2.8%	-12.4%	-0.1%	-18.9%	-6.3%	-11.7%
MMDA Accounts	-4.0%	9.9%	-2.2%	7.2%	-10.3%	-5.8%	3.1%	5.0%
Time Deposits < \$250k	2.4%	-1.5%	-5.3%	-4.0%	27.6%	37.8%	11.0%	-3.6%
Time Deposits > \$250k	9.8%	3.4%	3.4%	7.2%	21.4%	48.5%	18.6%	4.7%
<b>Total Deposits</b>	<b>8.7%</b>	<b>6.0%</b>	<b>0.2%</b>	<b>2.5%</b>	<b>2.9%</b>	<b>1.8%</b>	<b>5.9%</b>	<b>2.9%</b>
Memo: Total Brokered Deposits	9.1%	-2.8%	-21.3%	-16.7%	90.5%	22.8%	5.0%	-13.2%
Memo: Total Noninterest Bearing	5.1%	5.8%	0.3%	0.4%	-1.0%	-12.7%	-0.4%	2.1%

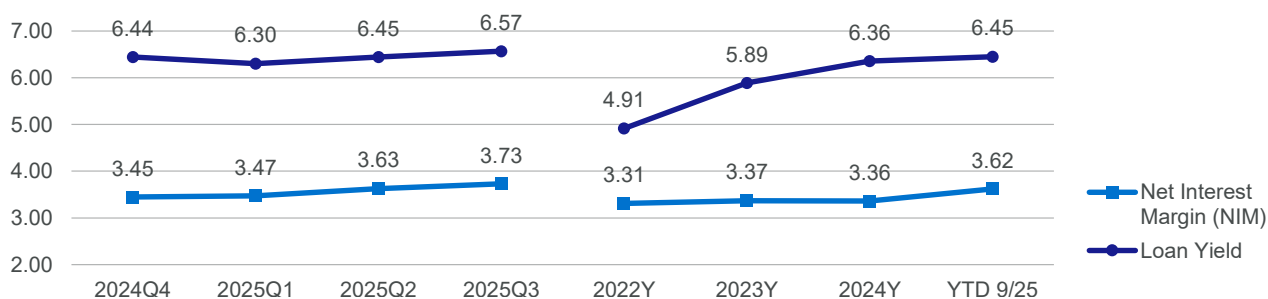


# Appendix

## Total Assets < \$10 Billion

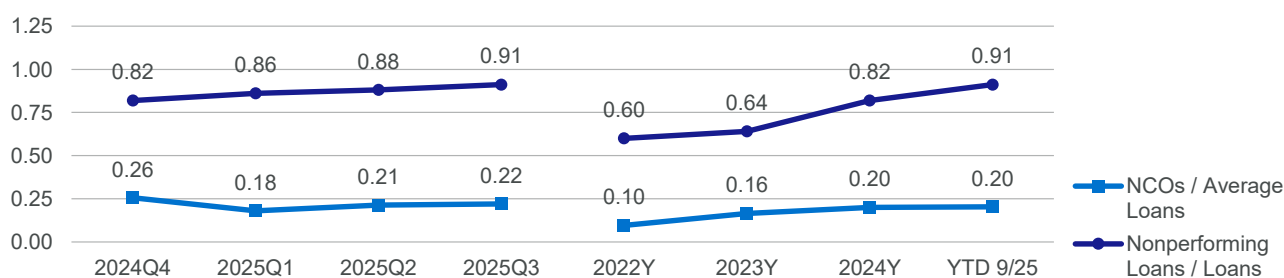
Balance Sheet Highlights	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Loan Growth (Annualized)	5.5	-1.1	4.0	-0.9	9.7	4.6	3.8	0.7
Deposit Growth (Annualized)	5.9	4.0	-1.9	0.2	-0.2	-0.7	3.9	0.8
Loans / Assets	68.3	67.8	68.6	68.5	63.5	66.7	68.3	68.5
Loans / Deposits	79.8	79.0	80.5	80.6	73.3	78.8	79.8	80.6
Margin / Yields / Rates	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Net Interest Margin (NIM)	3.45	3.47	3.63	3.73	3.31	3.37	3.36	3.62
Loan Yield / Cost of Funds Spread	4.14	4.16	4.31	4.42	4.46	4.17	4.04	4.31
Loan Yield	6.44	6.30	6.45	6.57	4.91	5.89	6.36	6.45
Cost of Funds	2.30	2.14	2.14	2.15	0.45	1.72	2.32	2.14

### Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
30-89 PD Loans / Loans	0.51	0.58	0.49	0.46	0.37	0.44	0.51	0.46
90+ PD Loans / Loans	0.11	0.11	0.10	0.09	0.19	0.12	0.11	0.09
Nonaccrual Loans / Loans	0.61	0.65	0.66	0.69	0.40	0.49	0.61	0.69
Noncurrent Loans / Loans	0.72	0.76	0.76	0.79	0.58	0.61	0.72	0.79
Modified Loans / Loans	0.20	0.21	0.22	0.22	0.20	0.16	0.20	0.22
<b>Nonperforming Loans / Loans</b>	<b>0.82</b>	<b>0.86</b>	<b>0.88</b>	<b>0.91</b>	<b>0.60</b>	<b>0.64</b>	<b>0.82</b>	<b>0.91</b>
Nonperforming Assets / Assets	0.62	0.64	0.67	0.70	0.43	0.47	0.62	0.70
ACL / Loans	1.25	1.26	1.25	1.25	1.26	1.28	1.25	1.25
Provision Expense / Avg Assets	0.21	0.17	0.19	0.19	0.12	0.16	0.17	0.18
<b>NCOs / Average Loans</b>	<b>0.26</b>	<b>0.18</b>	<b>0.21</b>	<b>0.22</b>	<b>0.10</b>	<b>0.16</b>	<b>0.20</b>	<b>0.20</b>
# Companies Reporting NCOs	2,289	1,935	2,009	2,040	2,139	2,424	2,618	2,484

### NPLs / Loans & NCOs / Average Loans (%)



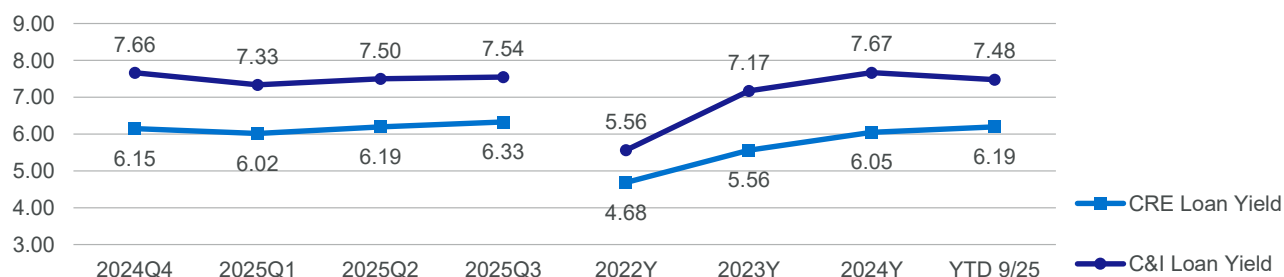


# Appendix

## Total Assets < \$10 Billion

Profitability Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
ROAA	0.91	0.95	1.07	1.12	0.97	0.91	0.88	1.04
ROAE	9.47	9.90	10.87	11.19	11.03	10.40	9.35	10.57
Net Income Per FTE (\$000)	\$80.9	\$85.9	\$95.0	\$102.0	\$86.1	\$78.8	\$79.9	\$94.9
Noninterest Income / Avg Assets	0.43	0.39	0.42	0.43	0.45	0.44	0.43	0.42
Efficiency Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Efficiency Ratio (FTE)	67.2	65.5	62.9	62.0	64.6	66.1	67.5	63.3
Total Assets Per FTE (\$000)	\$7,707	\$7,806	\$7,767	\$7,893	\$7,210	\$7,463	\$7,707	\$7,893
Salary Expense Per FTE (\$000)	\$114.5	\$114.2	\$115.1	\$117.4	\$101.4	\$105.7	\$110.5	\$115.0
Noninterest Expense / Avg Assets	2.58	2.52	2.53	2.55	2.42	2.50	2.53	2.54
Capital Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Total Equity / Total Assets	9.65	9.85	10.06	10.35	8.89	9.45	9.65	10.35
Leverage Ratio	10.64	10.75	10.85	10.91	10.29	10.57	10.64	10.91
Total RB Capital Ratio	15.46	15.51	15.51	15.62	15.34	15.26	15.46	15.62
Liquidity Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
On-Hand Liquidity Ratio	18.0	18.8	18.1	18.5	22.3	17.7	18.0	18.5
Liquidity Ratio	20.0	20.9	20.1	20.4	25.1	20.3	20.0	20.4
Net Non-Core Funding Dep. Ratio	5.4	4.2	5.3	5.1	1.7	6.1	5.4	5.1
Reliance on Wholesale Funding	4.5	3.7	3.9	3.7	3.1	5.8	4.5	3.7
C&D / CRE Guidance Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
C&D Loans / Tier 1 Capital + ACL	47.0	46.0	45.2	44.6	47.4	48.9	47.0	44.6
# Companies > 100%	296	276	282	264	375	351	296	264
CRE Guidance Loans / Tier 1 Capital + ACL	205.7	204.3	202.3	200.4	199.5	205.0	205.7	200.4
# Companies > 300%	409	411	407	387	428	424	409	387
3-Year Growth (CRE Guid. Loans)	41.5	38.3	33.8	29.6	50.6	50.8	41.5	29.6
# Companies > 50%	1,533	1,414	1,258	1,160	1,856	1,851	1,533	1,160
Total # of Companies	4,289	4,265	4,228	4,186	4,505	4,388	4,289	4,186
CRE & C&I Loan Metrics	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
CRE Loan Yield	6.15	6.02	6.19	6.33	4.68	5.56	6.05	6.19
CRE Loan Growth (Annualized)	7.9	0.8	2.1	-0.5	8.1	4.8	5.3	0.8
C&I Loan Yield	7.66	7.33	7.50	7.54	5.56	7.17	7.67	7.48
C&I Loan Growth (Annualized)	7.3	-2.8	5.2	-7.1	0.8	0.1	3.5	-1.6

### CRE & C&I Loan Yields (%)





# Appendix

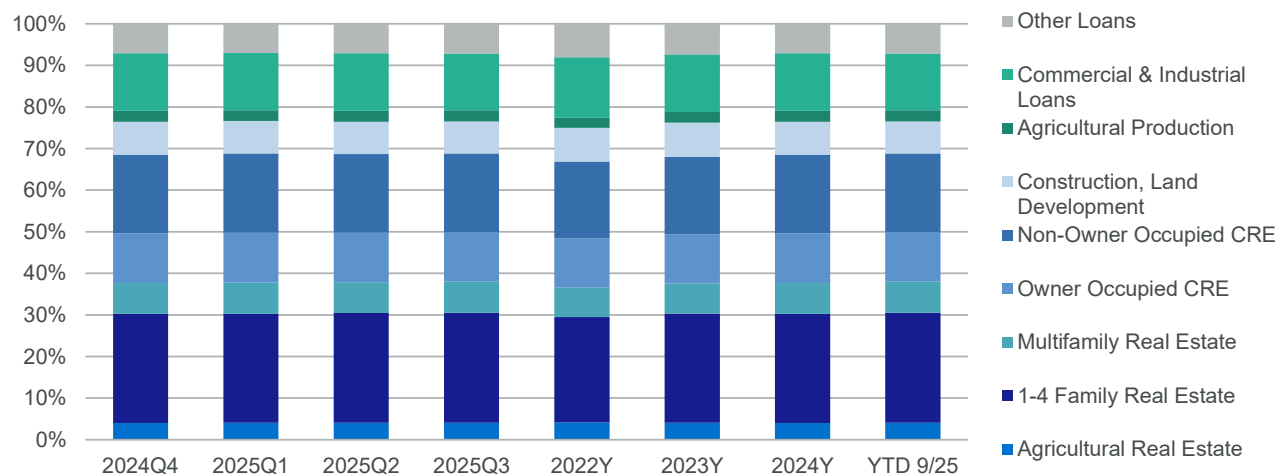
## Total Assets < \$10 Billion

Loan Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	\$98.8	\$98.9	\$99.8	\$100.6	\$93.8	\$96.5	\$98.8	\$100.6
1-4 Family Real Estate	\$640.6	\$638.7	\$649.8	\$650.4	\$570.8	\$617.1	\$640.6	\$650.4
Multifamily Real Estate	\$182.1	\$184.6	\$183.4	\$182.1	\$159.2	\$172.4	\$182.1	\$182.1
Owner Occupied CRE	\$292.0	\$291.6	\$293.2	\$292.9	\$266.5	\$276.7	\$292.0	\$292.9
Non-Owner Occupied CRE	\$461.7	\$463.6	\$466.0	\$465.3	\$416.6	\$439.0	\$461.7	\$465.3
Construction, Land Development	\$194.2	\$191.6	\$190.2	\$188.8	\$182.2	\$194.6	\$194.2	\$188.8
<b>Total Real Estate Loans</b>	<b>\$1,869.4</b>	<b>\$1,869.1</b>	<b>\$1,882.4</b>	<b>\$1,880.1</b>	<b>\$1,689.1</b>	<b>\$1,796.3</b>	<b>\$1,869.4</b>	<b>\$1,880.1</b>
Agricultural Production	\$64.2	\$62.1	\$65.2	\$66.8	\$54.8	\$59.6	\$64.2	\$66.8
Commercial & Industrial Loans	\$338.6	\$336.3	\$340.5	\$334.4	\$326.6	\$327.0	\$338.6	\$334.4
Other Loans	\$172.9	\$171.2	\$174.8	\$175.9	\$182.0	\$172.6	\$172.9	\$175.9
<b>Total Loans</b>	<b>\$2,445.1</b>	<b>\$2,438.6</b>	<b>\$2,462.8</b>	<b>\$2,457.2</b>	<b>\$2,252.5</b>	<b>\$2,355.5</b>	<b>\$2,445.1</b>	<b>\$2,457.2</b>

Loan Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	4.0%	4.1%	4.1%	4.1%	4.2%	4.1%	4.0%	4.1%
1-4 Family Real Estate	26.2%	26.2%	26.4%	26.5%	25.3%	26.2%	26.2%	26.5%
Multifamily Real Estate	7.4%	7.6%	7.4%	7.4%	7.1%	7.3%	7.4%	7.4%
Owner Occupied CRE	11.9%	12.0%	11.9%	11.9%	11.8%	11.7%	11.9%	11.9%
Non-Owner Occupied CRE	18.9%	19.0%	18.9%	18.9%	18.5%	18.6%	18.9%	18.9%
Construction, Land Development	7.9%	7.9%	7.7%	7.7%	8.1%	8.3%	7.9%	7.7%
<b>Total Real Estate Loans</b>	<b>76.5%</b>	<b>76.6%</b>	<b>76.4%</b>	<b>76.5%</b>	<b>75.0%</b>	<b>76.3%</b>	<b>76.5%</b>	<b>76.5%</b>
Agricultural Production	2.6%	2.5%	2.6%	2.7%	2.4%	2.5%	2.6%	2.7%
Commercial & Industrial Loans	13.8%	13.8%	13.8%	13.6%	14.5%	13.9%	13.8%	13.6%
Other Loans	7.1%	7.0%	7.1%	7.2%	8.1%	7.3%	7.1%	7.2%
<b>Total Loans</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

### Loan Portfolio Mix (%)





# Appendix

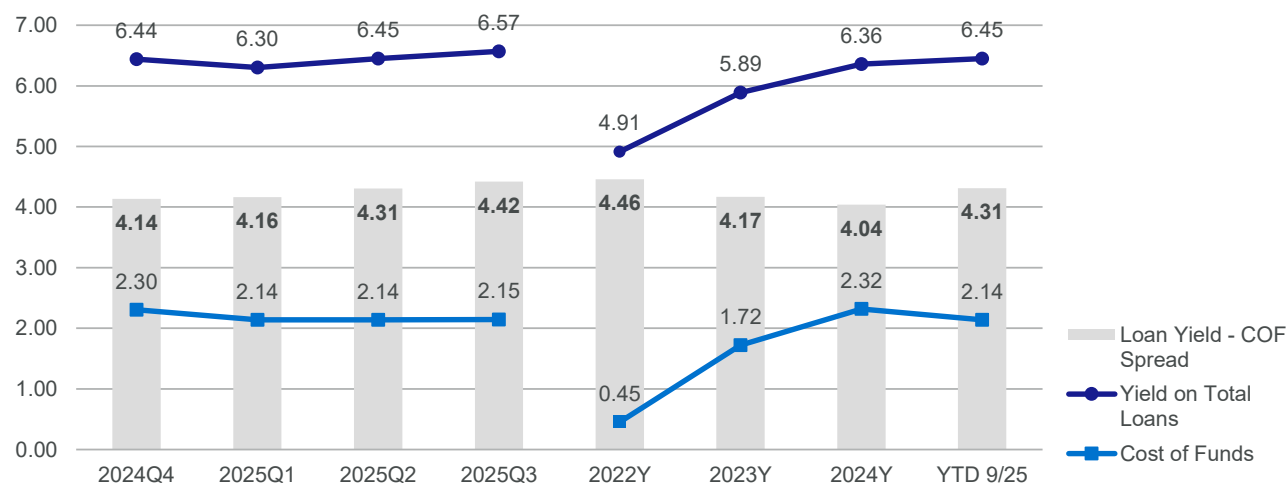
## Total Assets < \$10 Billion

Annualized Loan Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	3.0%	0.2%	3.9%	3.0%	7.5%	2.9%	2.4%	2.4%
1-4 Family Real Estate	4.4%	-1.2%	7.0%	0.4%	12.9%	8.1%	3.8%	2.0%
Multifamily Real Estate	6.3%	5.6%	-2.6%	-2.8%	16.8%	8.3%	5.6%	0.0%
Owner Occupied CRE	7.2%	-0.5%	2.1%	-0.4%	5.8%	3.9%	5.5%	0.4%
Non-Owner Occupied CRE	8.3%	1.7%	2.0%	-0.6%	9.6%	5.4%	5.2%	1.0%
Construction, Land Development	0.7%	-5.3%	-3.0%	-3.0%	17.7%	6.8%	-0.2%	-3.7%
<b>Total Real Estate Loans</b>	<b>5.5%</b>	<b>-0.1%</b>	<b>2.9%</b>	<b>-0.5%</b>	<b>11.4%</b>	<b>6.3%</b>	<b>4.1%</b>	<b>0.8%</b>
Agricultural Production	6.5%	-12.8%	19.8%	10.1%	2.9%	8.9%	7.6%	5.5%
Commercial & Industrial Loans	7.4%	-2.7%	5.0%	-7.1%	0.8%	0.1%	3.6%	-1.6%
Other Loans	1.9%	-4.0%	8.4%	2.5%	13.8%	-5.2%	0.2%	2.3%
<b>Total Loans</b>	<b>5.5%</b>	<b>-1.1%</b>	<b>4.0%</b>	<b>-0.9%</b>	<b>9.7%</b>	<b>4.6%</b>	<b>3.8%</b>	<b>0.7%</b>

Loan Yields / Funding Costs	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Yield on 1-4 Family RE	5.70	5.61	5.73	5.84	4.36	5.07	5.56	5.72
Yield on CRE	6.15	6.02	6.19	6.33	4.68	5.56	6.05	6.19
Yield on C&I	7.66	7.33	7.50	7.54	5.56	7.17	7.67	7.48
<b>Yield on Total Loans</b>	<b>6.44</b>	<b>6.30</b>	<b>6.45</b>	<b>6.57</b>	<b>4.91</b>	<b>5.89</b>	<b>6.36</b>	<b>6.45</b>
Cost of Int Bearing Trans Accts	1.94	1.75	1.82	1.83	0.46	1.57	1.96	1.81
Cost of Other Time Dep	4.33	3.99	3.93	3.88	0.98	3.23	4.27	3.93
Cost of CD > \$250K	4.36	4.14	3.99	3.91	1.11	3.51	4.44	4.01
Cost of Int Bearing Deposits	2.82	2.62	2.62	2.63	0.54	2.07	2.82	2.63
<b>Cost of Funds</b>	<b>2.30</b>	<b>2.14</b>	<b>2.14</b>	<b>2.15</b>	<b>0.45</b>	<b>1.72</b>	<b>2.32</b>	<b>2.14</b>
<b>Loan Yield - COF Spread</b>	<b>4.14</b>	<b>4.16</b>	<b>4.31</b>	<b>4.42</b>	<b>4.46</b>	<b>4.17</b>	<b>4.04</b>	<b>4.31</b>

Loan Yield & Cost of Funds (%)





# Appendix

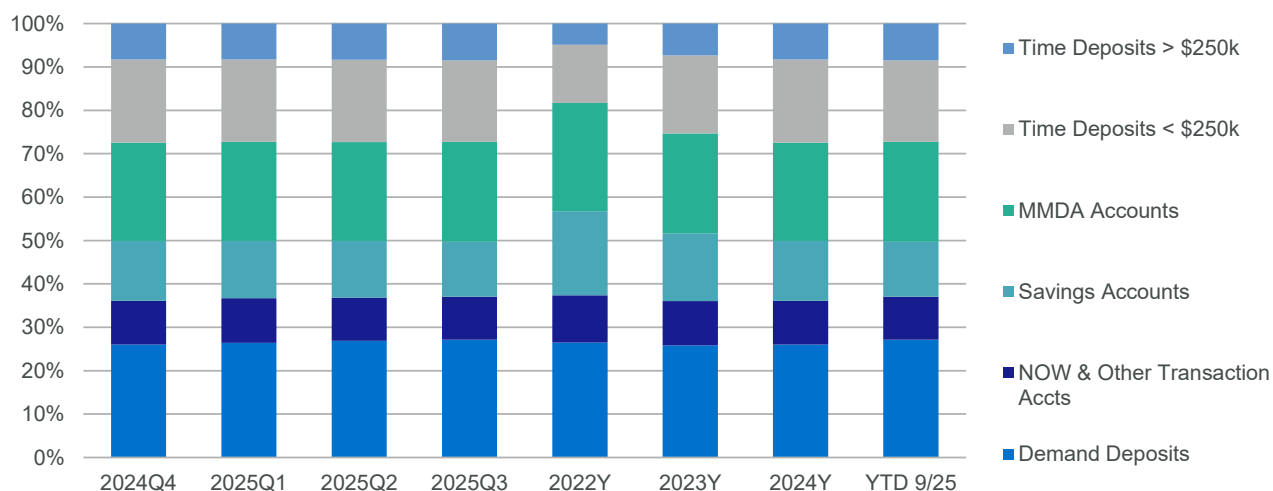
## Total Assets < \$10 Billion

Deposit Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	\$763.5	\$784.6	\$793.9	\$802.5	\$754.8	\$729.3	\$763.5	\$802.5
NOW & Other Transaction Accts	\$296.8	\$304.5	\$293.3	\$291.6	\$308.7	\$289.8	\$296.8	\$291.6
Savings Accounts	\$405.4	\$391.7	\$385.7	\$374.3	\$552.1	\$440.4	\$405.4	\$374.3
MMDA Accounts	\$665.6	\$678.3	\$673.3	\$681.4	\$711.1	\$652.0	\$665.6	\$681.4
Time Deposits < \$250k	\$563.3	\$562.9	\$559.8	\$554.3	\$381.1	\$509.2	\$563.3	\$554.3
Time Deposits > \$250k	\$243.0	\$244.7	\$246.5	\$249.8	\$140.0	\$206.8	\$243.0	\$249.8
<b>Total Deposits</b>	<b>\$2,939.7</b>	<b>\$2,969.1</b>	<b>\$2,955.1</b>	<b>\$2,956.3</b>	<b>\$2,850.2</b>	<b>\$2,829.4</b>	<b>\$2,939.7</b>	<b>\$2,956.3</b>
Memo: Total Brokered Deposits	\$174.7	\$173.3	\$167.5	\$161.1	\$125.9	\$164.7	\$174.7	\$161.1
Memo: Total Noninterest Bearing	\$660.8	\$663.3	\$659.6	\$657.8	\$784.2	\$678.5	\$660.8	\$657.8

Deposit Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	26.0%	26.4%	26.9%	27.1%	26.5%	25.8%	26.0%	27.1%
NOW & Other Transaction Accts	10.1%	10.3%	9.9%	9.9%	10.8%	10.2%	10.1%	9.9%
Savings Accounts	13.8%	13.2%	13.1%	12.7%	19.4%	15.6%	13.8%	12.7%
MMDA Accounts	22.6%	22.8%	22.8%	23.0%	24.9%	23.0%	22.6%	23.0%
Time Deposits < \$250k	19.2%	19.0%	18.9%	18.7%	13.4%	18.0%	19.2%	18.7%
Time Deposits > \$250k	8.3%	8.2%	8.3%	8.4%	4.9%	7.3%	8.3%	8.4%
<b>Total Deposits</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Memo: Total Brokered Deposits	5.9%	5.8%	5.7%	5.4%	4.4%	5.8%	5.9%	5.4%
Memo: Total Noninterest Bearing	22.5%	22.3%	22.3%	22.3%	27.5%	24.0%	22.5%	22.3%

### Deposit Portfolio Mix (%)



Annualized Deposit Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	12.3%	11.0%	4.7%	4.3%	4.6%	-3.4%	4.7%	6.8%
NOW & Other Transaction Accts	22.3%	10.4%	-14.8%	-2.3%	5.5%	-6.1%	2.4%	-2.3%
Savings Accounts	2.3%	-13.5%	-6.1%	-11.8%	-5.0%	-20.2%	-8.0%	-10.2%
MMDA Accounts	-2.1%	7.6%	-3.0%	4.8%	-9.8%	-8.3%	2.1%	3.2%
Time Deposits < \$250k	0.5%	-0.3%	-2.2%	-3.9%	9.1%	33.6%	10.6%	-2.1%
Time Deposits > \$250k	7.5%	2.8%	3.0%	5.3%	16.0%	47.7%	17.5%	3.8%
<b>Total Deposits</b>	<b>5.9%</b>	<b>4.0%</b>	<b>-1.9%</b>	<b>0.2%</b>	<b>-0.2%</b>	<b>-0.7%</b>	<b>3.9%</b>	<b>0.8%</b>
Memo: Total Brokered Deposits	4.9%	-3.2%	-13.4%	-15.3%	75.6%	30.8%	6.1%	-10.4%
Memo: Total Noninterest Bearing	1.9%	1.5%	-2.3%	-1.1%	-2.7%	-13.5%	-2.6%	-0.6%

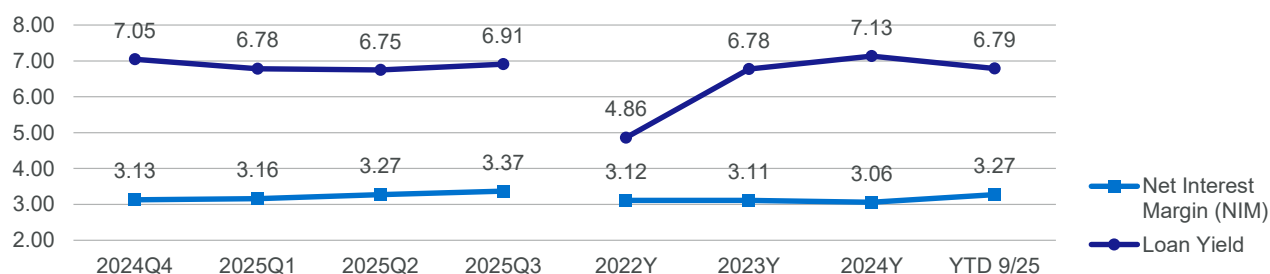


# Appendix

## Total Assets > \$10 Billion

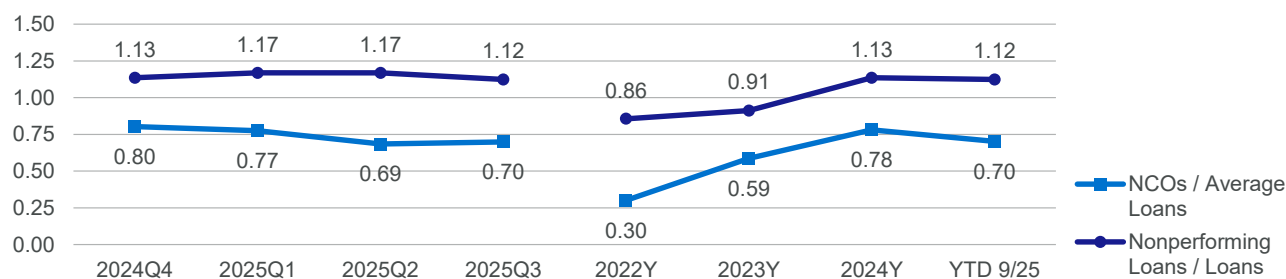
Balance Sheet Highlights	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Loan Growth (Annualized)	2.7	2.6	9.1	6.2	8.4	1.3	1.8	6.0
Deposit Growth (Annualized)	2.3	5.6	5.1	2.0	-3.0	-2.2	1.8	4.2
Loans / Assets	67.8	67.9	68.6	68.4	66.6	67.3	67.8	68.4
Loans / Deposits	82.1	82.6	83.6	82.6	81.0	82.6	82.1	82.6
Margin / Yields / Rates	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Net Interest Margin (NIM)	3.13	3.16	3.27	3.37	3.12	3.11	3.06	3.27
Loan Yield / Cost of Funds Spread	4.55	4.50	4.46	4.59	4.34	4.65	4.52	4.49
Loan Yield	7.05	6.78	6.75	6.91	4.86	6.78	7.13	6.79
Cost of Funds	2.50	2.29	2.29	2.32	0.52	2.12	2.62	2.30

### Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
30-89 PD Loans / Loans	0.64	0.60	0.55	0.55	0.59	0.64	0.64	0.55
90+ PD Loans / Loans	0.36	0.35	0.32	0.32	0.31	0.33	0.36	0.32
Nonaccrual Loans / Loans	0.69	0.69	0.68	0.68	0.46	0.59	0.69	0.68
Noncurrent Loans / Loans	1.05	1.04	1.01	0.99	0.77	0.92	1.05	0.99
Modified Loans / Loans	0.44	0.48	0.49	0.45	0.40	0.32	0.44	0.45
<b>Nonperforming Loans / Loans</b>	<b>1.13</b>	<b>1.17</b>	<b>1.17</b>	<b>1.12</b>	<b>0.86</b>	<b>0.91</b>	<b>1.13</b>	<b>1.12</b>
Nonperforming Assets / Assets	0.58	0.59	0.59	0.58	0.43	0.47	0.58	0.58
ACL / Loans	1.86	1.85	1.81	1.79	1.66	1.85	1.86	1.79
Provision Expense / Avg Assets	0.39	0.39	0.49	0.34	0.22	0.39	0.40	0.39
<b>NCOs / Average Loans</b>	<b>0.80</b>	<b>0.77</b>	<b>0.69</b>	<b>0.70</b>	<b>0.30</b>	<b>0.59</b>	<b>0.78</b>	<b>0.70</b>
# Companies Reporting NCOs	137	132	132	130	118	137	142	136

### NPLs / Loans & NCOs / Average Loans (%)



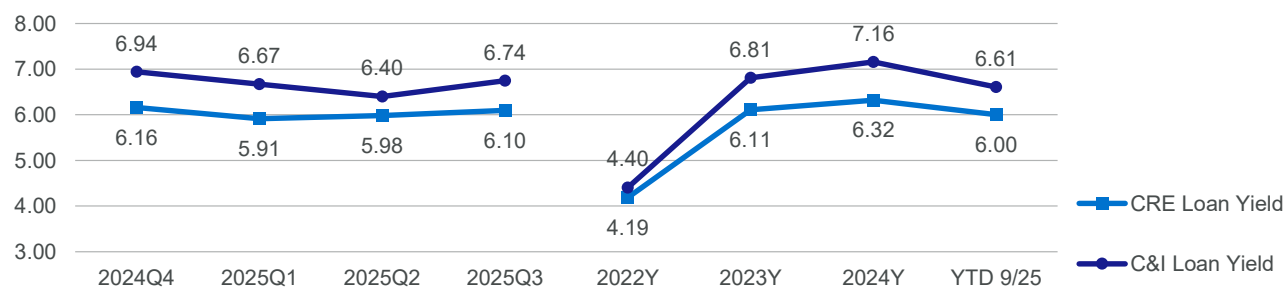


# Appendix

## Total Assets > \$10 Billion

Profitability Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
ROAA	1.04	1.03	1.11	1.20	1.14	0.96	0.98	1.07
ROAE	9.40	9.54	10.27	10.84	11.25	9.74	9.31	9.97
Net Income Per FTE (\$000)	\$141.6	\$149.0	\$145.3	\$167.7	\$131.6	\$131.9	\$142.5	\$153.5
Noninterest Income / Avg Assets	0.71	0.68	0.74	0.74	0.67	0.64	0.70	0.72
Efficiency Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Efficiency Ratio (FTE)	57.8	57.3	55.9	54.9	54.2	57.2	57.8	56.4
Total Assets Per FTE (\$000)	\$12,795	\$12,966	\$13,252	\$13,386	\$12,094	\$12,393	\$12,795	\$13,386
Salary Expense Per FTE (\$000)	\$143.0	\$151.1	\$148.4	\$150.5	\$128.9	\$139.6	\$143.7	\$150.0
Noninterest Expense / Avg Assets	2.18	2.19	2.23	2.28	2.03	2.25	2.18	2.23
Capital Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Total Equity / Total Assets	10.91	10.99	11.18	11.21	9.84	10.27	10.91	11.21
Leverage Ratio	9.91	9.91	10.05	9.99	9.45	9.59	9.91	9.99
Total RB Capital Ratio	14.60	14.43	14.41	14.49	13.46	13.85	14.60	14.49
Liquidity Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
On-Hand Liquidity Ratio	15.7	15.3	14.7	15.0	18.9	13.7	15.7	15.0
Liquidity Ratio	17.0	17.8	17.1	16.8	20.8	15.8	17.0	16.8
Net Non-Core Funding Dep. Ratio	7.9	6.9	7.4	8.0	7.0	10.1	7.9	8.0
Reliance on Wholesale Funding	10.3	9.8	10.8	9.8	10.8	13.1	10.3	9.8
C&D / CRE Guidance Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
C&D Loans / Tier 1 Capital + ACL	14.4	14.1	13.6	13.2	15.0	15.9	14.4	13.2
# Companies > 100%	3	3	2	4	9	7	3	4
CRE Guidance Loans / Tier 1 Capital + ACL	82.1	82.0	82.0	82.0	87.4	86.9	82.1	82.0
# Companies > 300%	22	21	20	23	27	28	22	23
3-Year Growth (CRE Guid. Loans)	21.4	18.6	14.3	13.1	30.7	34.1	21.4	13.1
# Companies > 50%	34	28	26	27	57	43	34	27
Total # of Companies	152	151	147	147	152	152	152	147
CRE & C&I Loan Metrics	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
CRE Loan Yield	6.16	5.91	5.98	6.10	4.19	6.11	6.32	6.00
CRE Loan Growth (Annualized)	-4.9	1.8	4.9	5.2	7.7	0.5	-1.2	4.0
C&I Loan Yield	6.94	6.67	6.40	6.74	4.40	6.81	7.16	6.61
C&I Loan Growth (Annualized)	-24.0	4.0	-1.9	0.0	11.1	-2.5	-5.3	0.7

### CRE & C&I Loan Yields (%)





## Appendix

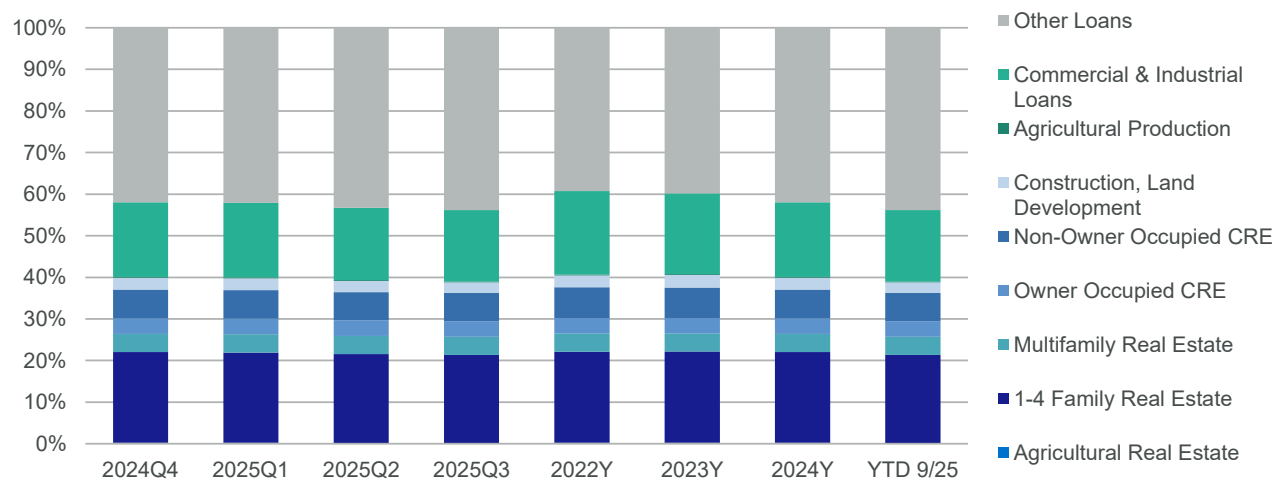
### Total Assets > \$10 Billion

Loan Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	\$19.7	\$19.4	\$19.2	\$19.5	\$20.0	\$20.1	\$19.7	\$19.5
1-4 Family Real Estate	\$2,204.4	\$2,205.2	\$2,220.3	\$2,233.9	\$2,145.3	\$2,181.2	\$2,204.4	\$2,233.9
Multifamily Real Estate	\$443.4	\$450.8	\$457.4	\$464.9	\$436.4	\$435.7	\$443.4	\$464.9
Owner Occupied CRE	\$375.5	\$379.7	\$384.5	\$391.0	\$358.9	\$365.6	\$375.5	\$391.0
Non-Owner Occupied CRE	\$701.5	\$702.2	\$710.6	\$718.2	\$726.2	\$725.0	\$701.5	\$718.2
Construction, Land Development	\$288.1	\$284.6	\$276.9	\$272.3	\$282.0	\$304.1	\$288.1	\$272.3
<b>Total Real Estate Loans</b>	<b>\$4,032.6</b>	<b>\$4,041.9</b>	<b>\$4,068.8</b>	<b>\$4,099.8</b>	<b>\$3,968.8</b>	<b>\$4,031.7</b>	<b>\$4,032.6</b>	<b>\$4,099.8</b>
Agricultural Production	\$22.0	\$21.1	\$20.6	\$21.2	\$21.3	\$22.3	\$22.0	\$21.2
Commercial & Industrial Loans	\$1,813.2	\$1,825.2	\$1,814.1	\$1,812.7	\$1,964.1	\$1,925.7	\$1,813.2	\$1,812.7
Other Loans	\$4,237.0	\$4,281.3	\$4,497.8	\$4,628.6	\$3,851.0	\$3,949.8	\$4,237.0	\$4,628.6
<b>Total Loans</b>	<b>\$10,104.8</b>	<b>\$10,169.6</b>	<b>\$10,401.4</b>	<b>\$10,562.3</b>	<b>\$9,805.2</b>	<b>\$9,929.5</b>	<b>\$10,104.8</b>	<b>\$10,562.3</b>

Loan Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
1-4 Family Real Estate	21.8%	21.7%	21.3%	21.1%	21.9%	22.0%	21.8%	21.1%
Multifamily Real Estate	4.4%	4.4%	4.4%	4.4%	4.5%	4.4%	4.4%	4.4%
Owner Occupied CRE	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
Non-Owner Occupied CRE	6.9%	6.9%	6.8%	6.8%	7.4%	7.3%	6.9%	6.8%
Construction, Land Development	2.9%	2.8%	2.7%	2.6%	2.9%	3.1%	2.9%	2.6%
<b>Total Real Estate Loans</b>	<b>39.9%</b>	<b>39.7%</b>	<b>39.1%</b>	<b>38.8%</b>	<b>40.5%</b>	<b>40.6%</b>	<b>39.9%</b>	<b>38.8%</b>
Agricultural Production	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Commercial & Industrial Loans	17.9%	17.9%	17.4%	17.2%	20.0%	19.4%	17.9%	17.2%
Other Loans	41.9%	42.1%	43.2%	43.8%	39.3%	39.8%	41.9%	43.8%
<b>Total Loans</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

#### Loan Portfolio Mix (%)





# Appendix

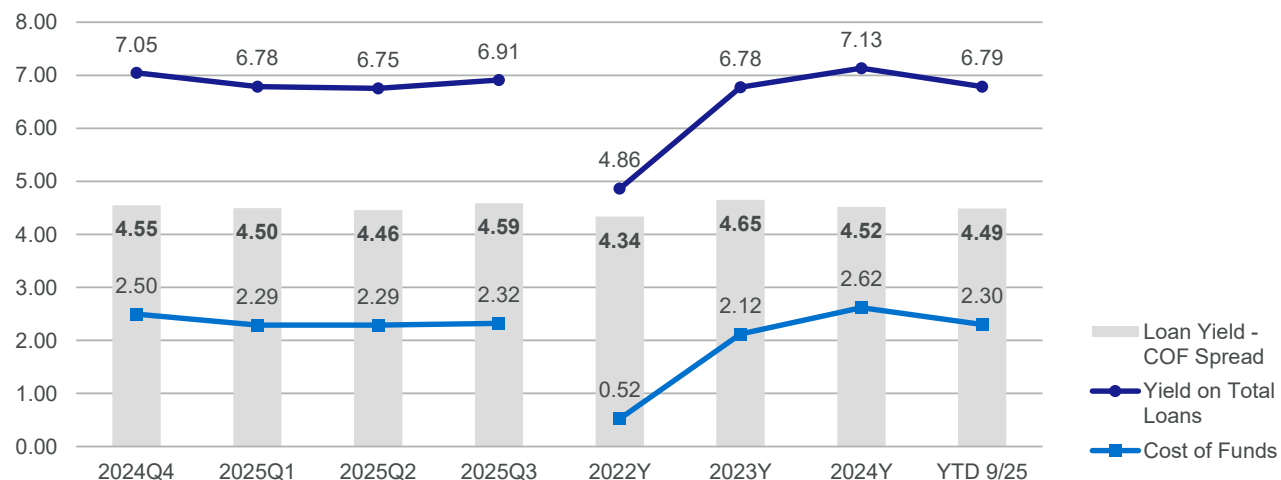
## Total Assets > \$10 Billion

Annualized Loan Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	-1.7%	-6.4%	-5.5%	8.2%	5.6%	0.8%	-2.0%	-1.3%
1-4 Family Real Estate	0.8%	0.2%	2.7%	2.5%	7.9%	1.7%	1.1%	1.8%
Multifamily Real Estate	-3.3%	6.7%	5.8%	6.6%	16.6%	-0.2%	1.8%	6.5%
Owner Occupied CRE	-0.2%	4.4%	5.1%	6.8%	5.7%	1.9%	2.7%	5.5%
Non-Owner Occupied CRE	-7.4%	0.4%	4.7%	4.3%	8.7%	-0.2%	-3.2%	3.2%
Construction, Land Development	-9.4%	-4.9%	-10.9%	-6.7%	14.8%	7.8%	-5.2%	-7.3%
<b>Total Real Estate Loans</b>	<b>-1.9%</b>	<b>0.9%</b>	<b>2.7%</b>	<b>3.1%</b>	<b>9.2%</b>	<b>1.6%</b>	<b>0.0%</b>	<b>2.2%</b>
Agricultural Production	11.8%	-14.9%	-9.7%	11.1%	5.6%	4.6%	-1.5%	-4.6%
Commercial & Industrial Loans	-25.0%	2.6%	-2.4%	-0.3%	12.1%	-2.0%	-5.8%	0.0%
Other Loans	20.7%	4.2%	20.2%	11.6%	5.9%	2.6%	7.3%	12.3%
<b>Total Loans</b>	<b>2.7%</b>	<b>2.6%</b>	<b>9.1%</b>	<b>6.2%</b>	<b>8.4%</b>	<b>1.3%</b>	<b>1.8%</b>	<b>6.0%</b>

Loan Yields / Funding Costs	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Yield on 1-4 Family RE	4.38	4.36	4.41	4.46	3.32	4.10	4.36	4.40
Yield on CRE	6.16	5.91	5.98	6.10	4.19	6.11	6.32	6.00
Yield on C&I	6.94	6.67	6.40	6.74	4.40	6.81	7.16	6.61
<b>Yield on Total Loans</b>	<b>7.05</b>	<b>6.78</b>	<b>6.75</b>	<b>6.91</b>	<b>4.86</b>	<b>6.78</b>	<b>7.13</b>	<b>6.79</b>
Cost of Int Bearing Trans Accts	3.09	2.81	2.79	2.86	0.87	3.01	3.30	2.82
Cost of Other Time Dep	4.40	4.01	3.90	3.90	1.34	3.87	4.45	3.93
Cost of CD > \$250K	4.63	4.30	4.07	4.07	1.70	4.49	4.93	4.14
Cost of Int Bearing Deposits	2.66	2.44	2.42	2.45	0.55	2.26	2.80	2.43
<b>Cost of Funds</b>	<b>2.50</b>	<b>2.29</b>	<b>2.29</b>	<b>2.32</b>	<b>0.52</b>	<b>2.12</b>	<b>2.62</b>	<b>2.30</b>
<b>Loan Yield - COF Spread</b>	<b>4.55</b>	<b>4.50</b>	<b>4.46</b>	<b>4.59</b>	<b>4.34</b>	<b>4.65</b>	<b>4.52</b>	<b>4.49</b>

Loan Yield & Cost of Funds (%)





# Appendix

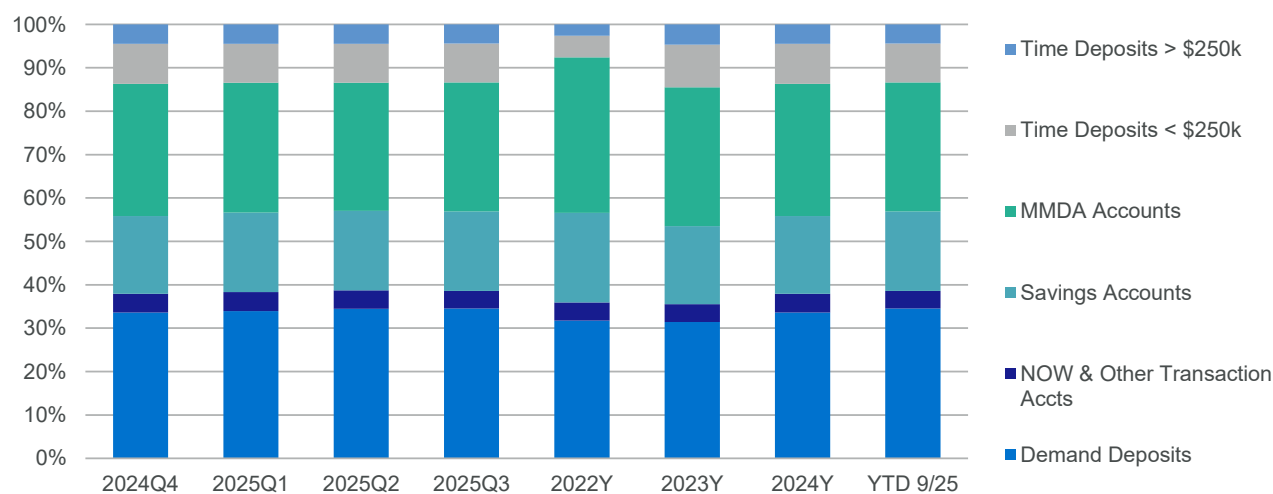
## Total Assets > \$10 Billion

Deposit Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	\$4,909.2	\$5,010.8	\$5,129.0	\$5,163.0	\$4,652.6	\$4,501.2	\$4,909.2	\$5,163.0
NOW & Other Transaction Accts	\$629.6	\$640.7	\$626.4	\$609.9	\$617.4	\$590.8	\$629.6	\$609.9
Savings Accounts	\$2,613.2	\$2,710.4	\$2,726.3	\$2,731.1	\$3,029.4	\$2,572.3	\$2,613.2	\$2,731.1
MMDA Accounts	\$4,448.1	\$4,409.0	\$4,391.1	\$4,448.7	\$5,253.9	\$4,583.4	\$4,448.1	\$4,448.7
Time Deposits < \$250k	\$1,356.6	\$1,326.1	\$1,334.8	\$1,344.3	\$725.6	\$1,412.7	\$1,356.6	\$1,344.3
Time Deposits > \$250k	\$648.5	\$658.6	\$661.2	\$656.7	\$388.1	\$667.0	\$648.5	\$656.7
<b>Total Deposits</b>	<b>\$16,070.1</b>	<b>\$16,293.5</b>	<b>\$16,500.0</b>	<b>\$16,581.6</b>	<b>\$16,153.9</b>	<b>\$15,793.5</b>	<b>\$16,070.1</b>	<b>\$16,581.6</b>
Memo: Total Brokered Deposits	\$989.8	\$974.9	\$984.4	\$981.4	\$700.7	\$1,124.1	\$989.8	\$981.4
Memo: Total Noninterest Bearing	\$3,194.1	\$3,184.5	\$3,214.8	\$3,215.8	\$4,036.9	\$3,296.9	\$3,194.1	\$3,215.8

Deposit Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	30.5%	30.8%	31.1%	31.1%	28.8%	28.5%	30.5%	31.1%
NOW & Other Transaction Accts	3.9%	3.9%	3.8%	3.7%	3.8%	3.7%	3.9%	3.7%
Savings Accounts	16.3%	16.6%	16.5%	16.5%	18.8%	16.3%	16.3%	16.5%
MMDA Accounts	27.7%	27.1%	26.6%	26.8%	32.5%	29.0%	27.7%	26.8%
Time Deposits < \$250k	8.4%	8.1%	8.1%	8.1%	4.5%	8.9%	8.4%	8.1%
Time Deposits > \$250k	4.0%	4.0%	4.0%	4.0%	2.4%	4.2%	4.0%	4.0%
<b>Total Deposits</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Memo: Total Brokered Deposits	6.2%	6.0%	6.0%	5.9%	4.3%	7.1%	6.2%	5.9%
Memo: Total Noninterest Bearing	19.9%	19.5%	19.5%	19.4%	25.0%	20.9%	19.9%	19.4%

### Deposit Portfolio Mix (%)



Annualized Deposit Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	14.1%	8.3%	9.4%	2.7%	5.6%	-3.3%	9.1%	6.9%
NOW & Other Transaction Accts	22.3%	7.0%	-8.9%	-10.5%	12.4%	-4.3%	6.6%	-4.2%
Savings Accounts	7.1%	14.9%	2.3%	0.7%	-8.8%	-15.1%	1.6%	6.0%
MMDA Accounts	3.8%	-3.5%	-1.6%	5.3%	-14.0%	-12.8%	-3.0%	0.0%
Time Deposits < \$250k	-26.8%	-9.0%	2.6%	2.8%	60.4%	94.7%	-4.0%	-1.2%
Time Deposits > \$250k	-17.9%	6.2%	1.6%	-2.7%	25.2%	71.9%	-2.8%	1.7%
<b>Total Deposits</b>	<b>2.3%</b>	<b>5.6%</b>	<b>5.1%</b>	<b>2.0%</b>	<b>-3.0%</b>	<b>-2.2%</b>	<b>1.8%</b>	<b>4.2%</b>
Memo: Total Brokered Deposits	-20.9%	-6.0%	3.9%	-1.2%	40.8%	60.4%	-11.9%	-1.1%
Memo: Total Noninterest Bearing	-0.9%	-1.2%	3.8%	0.1%	-14.2%	-18.3%	-3.1%	0.9%

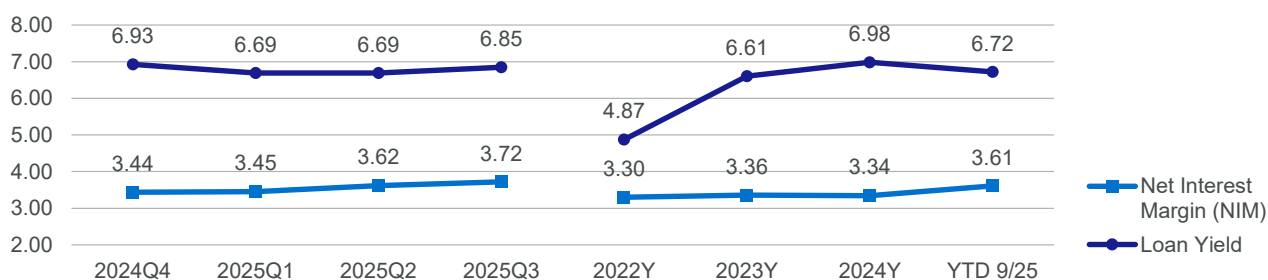


# Appendix

## Total Assets, All Reporting Institutions

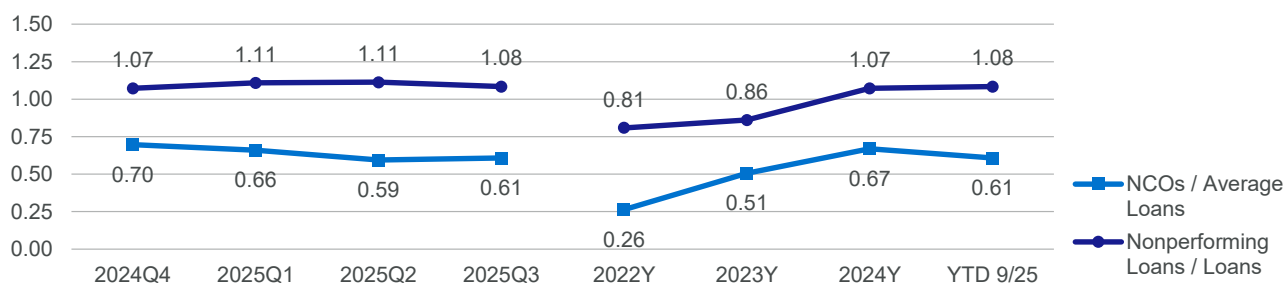
Balance Sheet Highlights	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Loan Growth (Annualized)	3.3	1.9	8.1	4.8	8.7	1.9	2.2	5.0
Deposit Growth (Annualized)	2.9	5.3	4.0	1.7	-2.6	-2.0	2.1	3.7
Loans / Assets	68.2	67.8	68.6	68.5	63.6	66.7	68.2	68.5
Loans / Deposits	79.9	79.2	80.6	80.7	73.6	78.9	79.9	80.7
Margin / Yields / Rates	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Net Interest Margin (NIM)	3.44	3.45	3.62	3.72	3.30	3.36	3.34	3.61
Loan Yield / Cost of Funds Spread	4.46	4.42	4.42	4.55	4.36	4.54	4.41	4.45
Loan Yield	6.93	6.69	6.69	6.85	4.87	6.61	6.98	6.72
Cost of Funds	2.47	2.27	2.27	2.30	0.51	2.06	2.58	2.28

### Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
30-89 PD Loans / Loans	0.61	0.60	0.53	0.54	0.55	0.60	0.61	0.54
90+ PD Loans / Loans	0.31	0.30	0.28	0.27	0.29	0.29	0.31	0.27
Nonaccrual Loans / Loans	0.68	0.68	0.68	0.68	0.45	0.57	0.68	0.68
Noncurrent Loans / Loans	0.99	0.99	0.96	0.95	0.73	0.86	0.99	0.95
Modified Loans / Loans	0.40	0.42	0.43	0.40	0.36	0.29	0.40	0.40
<b>Nonperforming Loans / Loans</b>	<b>1.07</b>	<b>1.11</b>	<b>1.11</b>	<b>1.08</b>	<b>0.81</b>	<b>0.86</b>	<b>1.07</b>	<b>1.08</b>
Nonperforming Assets / Assets	0.59	0.60	0.60	0.59	0.43	0.47	0.59	0.59
ACL / Loans	1.74	1.74	1.71	1.69	1.59	1.74	1.74	1.69
Provision Expense / Avg Assets	0.37	0.35	0.45	0.32	0.20	0.36	0.37	0.36
<b>NCOs / Average Loans</b>	<b>0.70</b>	<b>0.66</b>	<b>0.59</b>	<b>0.61</b>	<b>0.26</b>	<b>0.51</b>	<b>0.67</b>	<b>0.61</b>
# Companies Reporting NCOs	2,426	2,067	2,141	2,170	2,257	2,561	2,760	2,620

### NPLs / Loans & NCOs / Average Loans (%)



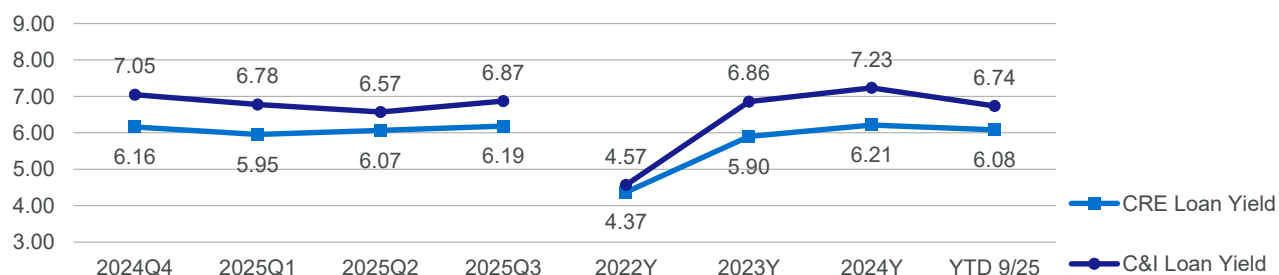


# Appendix

## Total Assets, All Reporting Institutions

Profitability Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
ROAA	0.92	0.96	1.07	1.12	0.98	0.91	0.89	1.04
ROAE	9.47	9.86	10.83	11.17	11.04	10.38	9.35	10.55
Net Income Per FTE (\$000)	\$128.1	\$135.1	\$134.2	\$153.3	\$121.5	\$120.2	\$128.6	\$140.7
Noninterest Income / Avg Assets	0.44	0.40	0.42	0.43	0.46	0.44	0.44	0.43
Efficiency Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Efficiency Ratio (FTE)	66.7	65.2	62.6	61.7	64.3	65.7	67.1	63.1
Total Assets Per FTE (\$000)	\$11,661.5	\$11,828.7	\$12,037.9	\$12,180.6	\$11,015.1	\$11,300.6	\$11,661.5	\$12,180.6
Salary Expense Per FTE (\$000)	\$136.6	\$142.9	\$141.1	\$143.2	\$122.8	\$132.1	\$136.3	\$142.3
Noninterest Expense / Avg Assets	2.56	2.51	2.52	2.54	2.40	2.49	2.51	2.53
Capital Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Total Equity / Total Assets	9.69	9.89	10.09	10.37	8.94	9.48	9.69	10.37
Leverage Ratio	10.61	10.70	10.80	10.86	10.26	10.54	10.61	10.86
Total RB Capital Ratio	15.35	15.39	15.39	15.47	15.22	15.19	15.35	15.47
Liquidity Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
On-Hand Liquidity Ratio	17.9	18.6	17.9	18.3	22.1	17.5	17.9	18.3
Liquidity Ratio	19.9	20.8	19.9	20.3	24.9	20.0	19.9	20.3
Net Non-Core Funding Dep. Ratio	5.5	4.3	5.4	5.3	2.0	6.2	5.5	5.3
Reliance on Wholesale Funding	4.7	3.9	4.1	3.9	3.3	6.1	4.7	3.9
C&D / CRE Guidance Ratios	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
C&D Loans / Tier 1 Capital + ACL	20.0	19.6	19.0	18.6	20.5	21.6	20.0	18.6
# Companies > 100%	299	279	284	268	384	358	299	268
CRE Guidance Loans / Tier 1 Capital + ACL	103.3	103.0	102.6	102.2	106.5	107.2	103.3	102.2
# Companies > 300%	431	432	427	410	455	452	431	410
3-Year Growth (CRE Guid. Loans)	15.9	14.4	11.2	8.0	25.1	23.6	15.9	8.0
# Companies > 50%	1,567	1,442	1,284	1,187	1,913	1,894	1,567	1,187
Total # of Companies	4,441	4,416	4,375	4,333	4,657	4,540	4,441	4,333
CRE & C&I Loan Metrics	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
CRE Loan Yield	6.16	5.95	6.07	6.19	4.37	5.90	6.21	6.08
CRE Loan Growth (Annualized)	0.3	1.4	3.7	2.8	7.8	2.2	1.3	2.7
C&I Loan Yield	7.05	6.78	6.57	6.87	4.57	6.86	7.23	6.74
C&I Loan Growth (Annualized)	-19.8	3.0	-0.9	-1.0	9.6	-2.2	-4.2	0.4

CRE & C&I Loan Yields (%)





## Appendix

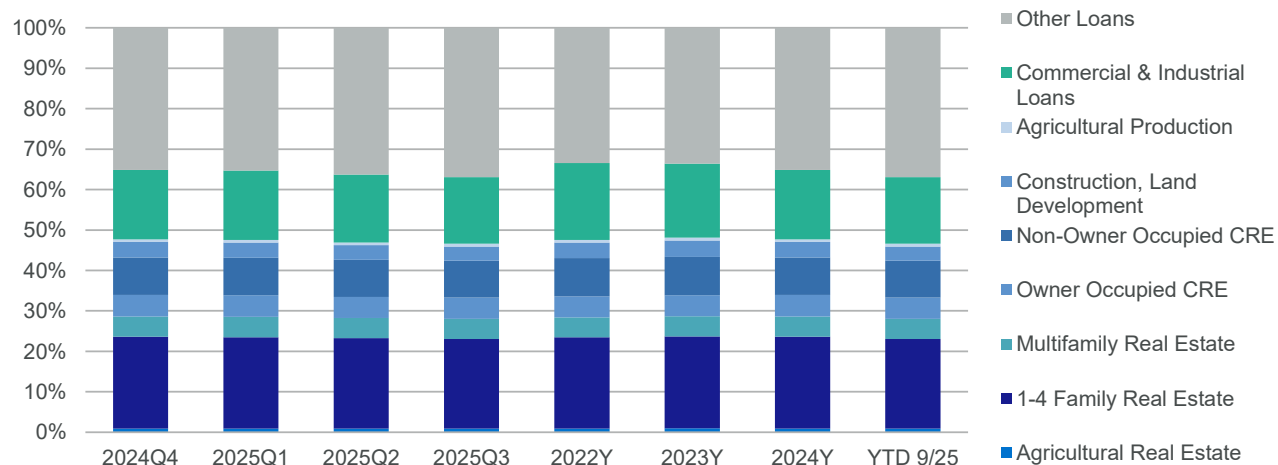
# Total Assets, All Reporting Institutions

Loan Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	\$118.6	\$118.3	\$119.0	\$120.1	\$113.7	\$116.7	\$118.6	\$120.1
1-4 Family Real Estate	\$2,845.0	\$2,843.9	\$2,870.1	\$2,884.3	\$2,716.1	\$2,798.3	\$2,845.0	\$2,884.3
Multifamily Real Estate	\$625.4	\$635.4	\$640.8	\$647.0	\$595.6	\$608.1	\$625.4	\$647.0
Owner Occupied CRE	\$667.5	\$671.3	\$677.7	\$683.9	\$625.4	\$642.3	\$667.5	\$683.9
Non-Owner Occupied CRE	\$1,163.2	\$1,165.9	\$1,176.6	\$1,183.5	\$1,142.8	\$1,164.0	\$1,163.2	\$1,183.5
Construction, Land Development	\$482.3	\$476.2	\$467.1	\$461.0	\$464.2	\$498.6	\$482.3	\$461.0
<b>Total Real Estate Loans</b>	<b>\$5,902.0</b>	<b>\$5,911.0</b>	<b>\$5,951.2</b>	<b>\$5,979.9</b>	<b>\$5,657.9</b>	<b>\$5,827.9</b>	<b>\$5,902.0</b>	<b>\$5,979.9</b>
Agricultural Production	\$86.1	\$83.2	\$85.8	\$88.0	\$76.1	\$81.9	\$86.1	\$88.0
Commercial & Industrial Loans	\$2,151.9	\$2,161.6	\$2,154.6	\$2,147.2	\$2,290.7	\$2,252.7	\$2,151.9	\$2,147.2
Other Loans	\$4,409.9	\$4,452.4	\$4,672.6	\$4,804.5	\$4,033.0	\$4,122.5	\$4,409.9	\$4,804.5
<b>Total Loans</b>	<b>\$12,549.9</b>	<b>\$12,608.2</b>	<b>\$12,864.2</b>	<b>\$13,019.5</b>	<b>\$12,057.7</b>	<b>\$12,284.9</b>	<b>\$12,549.9</b>	<b>\$13,019.5</b>

Loan Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
1-4 Family Real Estate	22.7%	22.6%	22.3%	22.2%	22.5%	22.8%	22.7%	22.2%
Multifamily Real Estate	5.0%	5.0%	5.0%	5.0%	4.9%	4.9%	5.0%	5.0%
Owner Occupied CRE	5.3%	5.3%	5.3%	5.3%	5.2%	5.2%	5.3%	5.3%
Non-Owner Occupied CRE	9.3%	9.2%	9.1%	9.1%	9.5%	9.5%	9.3%	9.1%
Construction, Land Development	3.8%	3.8%	3.6%	3.5%	3.8%	4.1%	3.8%	3.5%
<b>Total Real Estate Loans</b>	<b>47.0%</b>	<b>46.9%</b>	<b>46.3%</b>	<b>45.9%</b>	<b>46.9%</b>	<b>47.4%</b>	<b>47.0%</b>	<b>45.9%</b>
Agricultural Production	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.7%
Commercial & Industrial Loans	17.1%	17.1%	16.7%	16.5%	19.0%	18.3%	17.1%	16.5%
Other Loans	35.1%	35.3%	36.3%	36.9%	33.4%	33.6%	35.1%	36.9%
<b>Total Loans</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

### Loan Portfolio Mix (%)





# Appendix

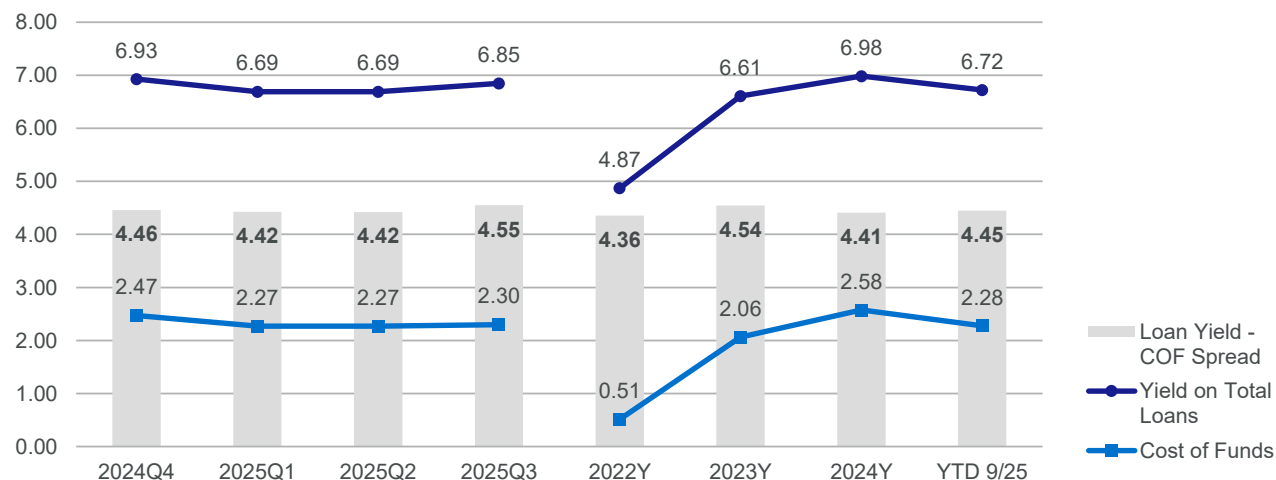
## Total Assets, All Reporting Institutions

Annualized Loan Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Agricultural Real Estate	2.2%	-0.9%	2.3%	3.9%	7.2%	2.6%	1.6%	1.8%
1-4 Family Real Estate	1.6%	-0.2%	3.7%	2.0%	8.9%	3.0%	1.7%	1.8%
Multifamily Real Estate	-0.5%	6.4%	3.4%	3.9%	16.7%	2.1%	2.9%	4.6%
Owner Occupied CRE	3.0%	2.3%	3.8%	3.7%	5.8%	2.7%	3.9%	3.3%
Non-Owner Occupied CRE	-1.3%	0.9%	3.7%	2.3%	9.0%	1.9%	-0.1%	2.3%
Construction, Land Development	-5.4%	-5.1%	-7.7%	-5.2%	15.9%	7.4%	-3.3%	-5.9%
<b>Total Real Estate Loans</b>	<b>0.4%</b>	<b>0.6%</b>	<b>2.7%</b>	<b>1.9%</b>	<b>9.8%</b>	<b>3.0%</b>	<b>1.3%</b>	<b>1.8%</b>
Agricultural Production	7.8%	-13.4%	12.3%	10.3%	3.7%	7.7%	5.1%	2.9%
Commercial & Industrial Loans	-20.3%	1.8%	-1.3%	-1.4%	10.3%	-1.7%	-4.5%	-0.3%
Other Loans	19.9%	3.9%	19.8%	11.3%	6.2%	2.2%	7.0%	11.9%
<b>Total Loans</b>	<b>3.3%</b>	<b>1.9%</b>	<b>8.1%</b>	<b>4.8%</b>	<b>8.7%</b>	<b>1.9%</b>	<b>2.2%</b>	<b>5.0%</b>

Loan Yields / Funding Costs	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Yield on 1-4 Family RE	4.68	4.63	4.71	4.77	3.53	4.31	4.62	4.70
Yield on CRE	6.16	5.95	6.07	6.19	4.37	5.90	6.21	6.08
Yield on C&I	7.05	6.78	6.57	6.87	4.57	6.86	7.23	6.74
<b>Yield on Total Loans</b>	<b>6.93</b>	<b>6.69</b>	<b>6.69</b>	<b>6.85</b>	<b>4.87</b>	<b>6.61</b>	<b>6.98</b>	<b>6.72</b>
Cost of Int Bearing Trans Accts	2.95	2.68	2.67	2.74	0.81	2.82	3.14	2.70
Cost of Other Time Dep	4.38	4.01	3.91	3.90	1.19	3.69	4.40	3.93
Cost of CD > \$250K	4.56	4.26	4.05	4.02	1.53	4.25	4.81	4.11
Cost of Int Bearing Deposits	2.69	2.47	2.45	2.48	0.55	2.24	2.81	2.46
<b>Cost of Funds</b>	<b>2.47</b>	<b>2.27</b>	<b>2.27</b>	<b>2.30</b>	<b>0.51</b>	<b>2.06</b>	<b>2.58</b>	<b>2.28</b>
<b>Loan Yield - COF Spread</b>	<b>4.46</b>	<b>4.42</b>	<b>4.42</b>	<b>4.55</b>	<b>4.36</b>	<b>4.54</b>	<b>4.41</b>	<b>4.45</b>

Loan Yield & Cost of Funds (%)





# Appendix

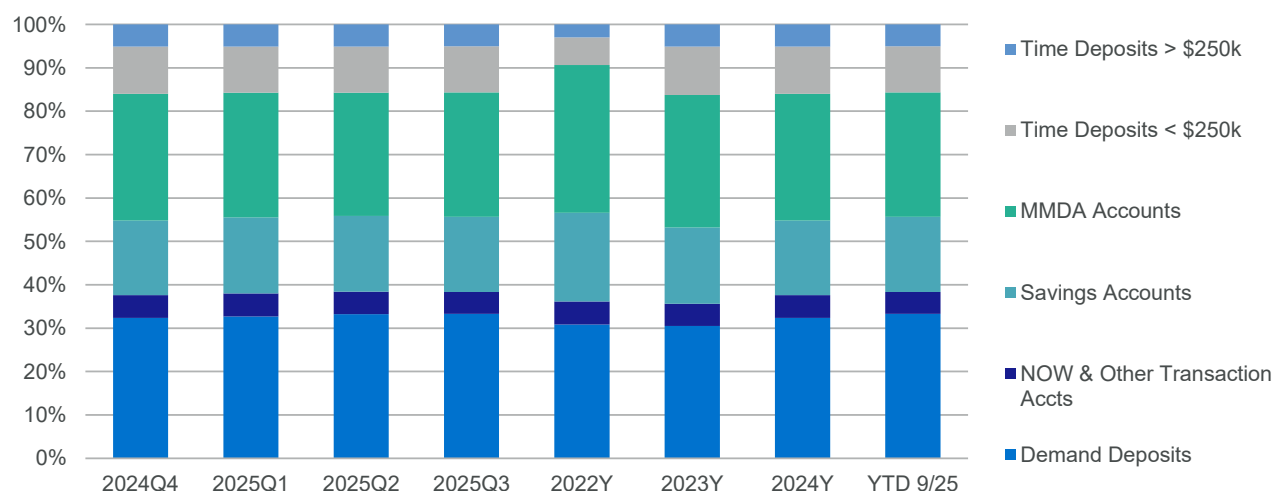
## Total Assets, All Reporting Institutions

Deposit Portfolio Mix (\$Billions)	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	\$5,672.8	\$5,795.4	\$5,922.9	\$5,965.5	\$5,407.4	\$5,230.5	\$5,672.8	\$5,965.5
NOW & Other Transaction Accts	\$926.4	\$945.2	\$919.7	\$901.5	\$926.2	\$880.6	\$926.4	\$901.5
Savings Accounts	\$3,018.6	\$3,102.1	\$3,112.0	\$3,105.4	\$3,581.5	\$3,012.7	\$3,018.6	\$3,105.4
MMDA Accounts	\$5,113.7	\$5,087.3	\$5,064.3	\$5,130.1	\$5,965.0	\$5,235.4	\$5,113.7	\$5,130.1
Time Deposits < \$250k	\$1,919.9	\$1,889.0	\$1,894.6	\$1,898.5	\$1,106.8	\$1,921.9	\$1,919.9	\$1,898.5
Time Deposits > \$250k	\$891.4	\$903.2	\$907.7	\$906.5	\$528.1	\$873.8	\$891.4	\$906.5
<b>Total Deposits</b>	<b>\$19,009.8</b>	<b>\$19,262.6</b>	<b>\$19,455.1</b>	<b>\$19,537.9</b>	<b>\$19,004.1</b>	<b>\$18,622.9</b>	<b>\$19,009.8</b>	<b>\$19,537.9</b>
Memo: Total Brokered Deposits	\$1,164.5	\$1,148.2	\$1,151.9	\$1,142.5	\$826.6	\$1,288.8	\$1,164.5	\$1,142.5
Memo: Total Noninterest Bearing	\$3,854.9	\$3,847.8	\$3,874.4	\$3,873.6	\$4,821.1	\$3,975.4	\$3,854.9	\$3,873.6

Deposit Portfolio Mix	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	29.8%	30.1%	30.4%	30.5%	28.5%	28.1%	29.8%	30.5%
NOW & Other Transaction Accts	4.9%	4.9%	4.7%	4.6%	4.9%	4.7%	4.9%	4.6%
Savings Accounts	15.9%	16.1%	16.0%	15.9%	18.8%	16.2%	15.9%	15.9%
MMDA Accounts	26.9%	26.4%	26.0%	26.3%	31.4%	28.1%	26.9%	26.3%
Time Deposits < \$250k	10.1%	9.8%	9.7%	9.7%	5.8%	10.3%	10.1%	9.7%
Time Deposits > \$250k	4.7%	4.7%	4.7%	4.6%	2.8%	4.7%	4.7%	4.6%
<b>Total Deposits</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Memo: Total Brokered Deposits	6.1%	6.0%	5.9%	5.8%	4.3%	6.9%	6.1%	5.8%
Memo: Total Noninterest Bearing	20.3%	20.0%	19.9%	19.8%	25.4%	21.3%	20.3%	19.8%

### Deposit Portfolio Mix (%)



Annualized Deposit Growth	2024Q4	2025Q1	2025Q2	2025Q3	2022Y	2023Y	2024Y	YTD 9/25
Demand Deposits	13.9%	8.6%	8.8%	2.9%	5.5%	-3.3%	8.5%	6.9%
NOW & Other Transaction Accts	22.3%	8.1%	-10.8%	-7.9%	10.0%	-4.9%	5.2%	-3.6%
Savings Accounts	6.5%	11.1%	1.3%	-0.9%	-8.2%	-15.9%	0.2%	3.8%
MMDA Accounts	3.0%	-2.1%	-1.8%	5.2%	-13.5%	-12.2%	-2.3%	0.4%
Time Deposits < \$250k	-19.2%	-6.4%	1.2%	0.8%	38.1%	73.6%	-0.1%	-1.5%
Time Deposits > \$250k	-11.3%	5.3%	2.0%	-0.5%	22.6%	65.5%	2.0%	2.2%
<b>Total Deposits</b>	<b>2.9%</b>	<b>5.3%</b>	<b>4.0%</b>	<b>1.7%</b>	<b>-2.6%</b>	<b>-2.0%</b>	<b>2.1%</b>	<b>3.7%</b>
Memo: Total Brokered Deposits	-17.2%	-5.6%	1.3%	-3.3%	45.1%	55.9%	-9.6%	-2.5%
Memo: Total Noninterest Bearing	-0.4%	-0.7%	2.8%	-0.1%	-12.5%	-17.5%	-3.0%	0.6%

# Data Information & Acronym Definitions

## Source: S&P Global Market Intelligence

### Based on available information as of November 11, 2025

- Data based on all commercial banks, savings banks, and savings and loan associations (S&Ls) that file a Bank Call Report and meet the following criteria:
  - Includes Acquired/Defunct institutions.
  - Includes companies that reported Total Assets for at least one of the periods covered.
  - Excludes Nondepository Trusts, Cooperative Banks, Industrial Banks, and Foreign Banking Organizations.
- Statistics based on median results, except for Loan Growth (total and portfolio), Deposit Growth (total and portfolio), Loan Yields, Cost of Funds, Asset Quality Ratios and C&D / CRE Guidance Ratios.
- Net Income Per FTE, Total Assets Per FTE, and Salary Expense Per FTE also based on aggregate results.
- ROAA and ROAE ratios adjusted to C corporation status based on appropriate tax rates and tax-exempt income.
- CRE & C&I Loan Growth and CRE & C&I Loan Yields (based on aggregate results).
- Statistics based on asset totals for each period (companies can move into different size categories in different periods).
- Noncurrent Loans = Nonaccrual Loans + Loans 90 + Days PD.
- Modified Loans includes all modified loans, including government-guaranteed and in which no contractual principal or interest is due and unpaid under the modified terms for more than 30 days.
- Nonperforming Loans = Nonaccrual Loans + Modified Loans.
- Nonperforming Assets = Nonaccrual Loans + Modified Loans + Nonaccrual Debt Securities and Other Assets + OREO.
- Provision Expense based on Provisions for Credit Losses as reported in Bank Call Report in Schedule RI.
- Efficiency Ratio (FTE) = Total noninterest expense (less amortization of intangibles) / net interest income (FTE) + noninterest income. For S&Ls, calculated as operating expense / operating revenue.
- CRE Guidance Loans / Tier 1 Capital + ACL based on Total CRE Loans as defined in regulatory guidance (includes C&D, Multifamily, Non-Owner CRE, and Unsecured CRE Properties).
- CRE Loan Yield based on yield on all other real estate loans (total real estate loans excluding 1-4 family residential loans).
- PD = Past Due; ACL = Allowance for Credit Losses; NCOs = Net Charge-Offs; FTE = Fully-Taxable Equivalent
- RB = Risk-Based; C&D = Construction and Development Loans; CRE = Commercial Real Estate; C&I = Commercial and Industrial.

# Data Information & Acronym Definitions

## Source: S&P Global Market Intelligence

Based on available information as of November 11, 2025

- On-Hand Liquidity Ratio =  $[(\text{Interest-bearing Balances}) + (\text{Total Securities}) + (\text{Fed Funds Sold and Reverse Repos}) - (\text{Fed Funds Purch and Repos}) - (\text{Pledged Securities})] / [\text{Total Liabilities}]$ . This ratio measures a bank's ability to meet liquidity needs from on-hand liquid assets. The lower the ratio, the greater the likelihood that the bank will need to sell less liquid assets or use market funding sources to meet incremental liquidity needs. Also, the lower the ratio, the more vulnerable a bank is to credit sensitive funds providers.
- Liquidity Ratio =  $(\text{Cash\&Balances Due} + \text{Securities} + \text{Fed Funds Sold\&Repos} + \text{Trading Account Assets} - \text{Pledged Securities}) / \text{Total Liabilities}$
- Net Non-Core Funding Dependence Ratio = Non-core liabilities less short-term investments as a percent of long-term assets. The net non-core funding dependence ratio indicates the degree of reliance on funds from the professional money markets. Non-core liabilities include time deposits of more than \$250,000 and brokered deposits less than or equal to \$250,000.
- Reliance on Wholesale Funding =  $[(\text{Total borrowings}) + (\text{Brokered Deposits})] / [(\text{Total borrowings}) + (\text{Total Deposits})]$ . This ratio depicts the portion of a bank's total funds that are from wholesale sources. Banks use wholesale funding sources to make up for the absence of local deposit funding, to provide greater flexibility in managing their asset/liability position, and to avoid the expenses associated with extensive branch networks. Wholesale sources tend to be credit sensitive.

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