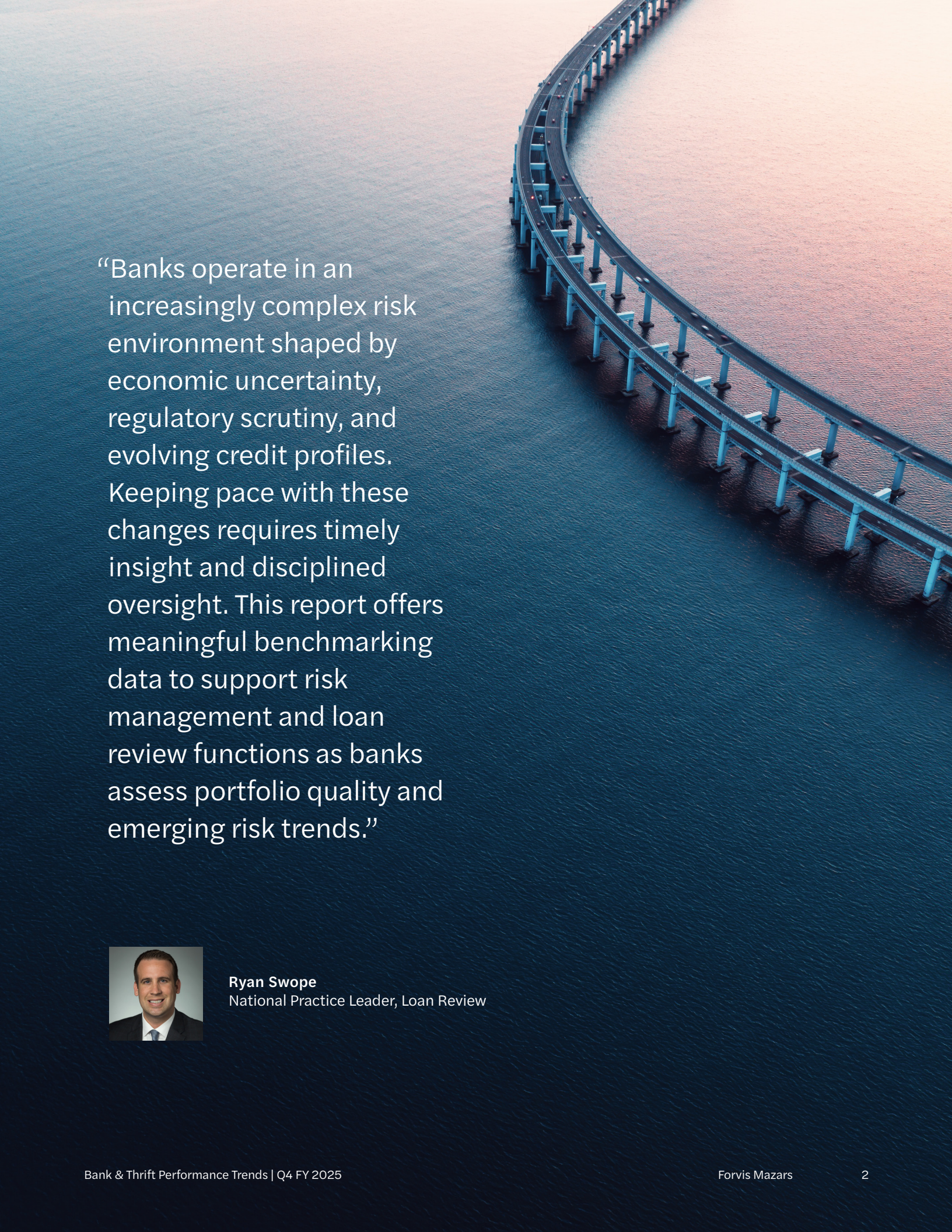


Bank & Thrift Performance Trends

Q4 FY 2025

forv/s
mazars



“Banks operate in an increasingly complex risk environment shaped by economic uncertainty, regulatory scrutiny, and evolving credit profiles. Keeping pace with these changes requires timely insight and disciplined oversight. This report offers meaningful benchmarking data to support risk management and loan review functions as banks assess portfolio quality and emerging risk trends.”



Ryan Swope
National Practice Leader, Loan Review

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Executive Summary



Overview

In this Bank & Thrift Performance Trends report, professionals from Forvis Mazars examine a variety of trends affecting the banking industry. We have observed that, as compared to Q3 2025, the banking industry achieved strong loan and deposit growth, slightly reduced profitability due in part to declining loan yields, and generally stable asset quality metrics. Comparing full-year 2025 to 2024, the results show solid balance sheet growth, improved profitability and net interest margins, as well as improvements in asset quality including lower net charge-offs (NCOs). However, there are still many factors that will create challenges moving forward.

Some data trends we've seen affecting the banking industry include:

- Annualized loan growth in the U.S. banking system measured 8.1% during Q4 2025, with 1-4 family real estate, commercial and industrial (C&I), and non-owner occupied portfolios leading the way.
- Net interest margins increased each quarter during 2025 and measured 3.65% for full-year 2025 as compared to 3.34% for full-year 2024.
- Overall loan yields and funding costs declined as compared to the third quarter of 2025. However, for institutions with less than \$10 billion in assets, these declines were smaller.
- Most asset quality metrics improved or remained at the levels reported for the third quarter of 2025, but they are still above full-year 2022 levels. For institutions with less than \$10 billion in assets, NCOs increased from 0.22% in the third quarter of 2025 to 0.30% in the fourth quarter of 2025.
- Overall industry profitability (ROAA and ROAE) increased in 2025 when compared to 2024 but did slightly decline in the fourth quarter of 2025 compared to the third quarter of 2025.

Scope

This report explores FDIC call report data to assist financial industry professionals in identifying significant trends that have developed in recent years. The data is presented in a last-four-quarters and last-four-years format to help readers better see trends. In addition to lending data analysis, the report provides recommendations for bank executives to consider and features an appendix with specific data for institutions ranging from less than \$500 million in assets to institutions with more than \$10 billion in assets. The report also offers ways that professionals at Forvis Mazars can assist your institution, such as with [Loan Review](#) and Loan Portfolio & Capital Stress Testing. The following link through our Financial Services Industry homepage ([Banking & Capital Markets](#)) also provides additional information.

Bank & Thrift Performance Trends

Loan Growth Analysis

As of December 31, 2025, there were \$13.283 trillion in loans outstanding in the U.S. banking system. This includes 4,287 commercial banks, savings banks, and savings and loan associations. This was an increase of \$263.8 billion from the end of the third quarter of 2025 and \$733.5 billion from the end of 2024.

All Reporting Institutions

Loan Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	\$118.3	\$119.0	\$120.1	\$121.8	\$113.7	\$116.7	\$118.6	\$121.8
1-4 Family Real Estate	\$2,843.9	\$2,870.1	\$2,884.3	\$2,898.0	\$2,716.1	\$2,798.3	\$2,844.9	\$2,898.0
Multifamily Real Estate	\$635.4	\$640.8	\$647.0	\$655.8	\$595.6	\$608.1	\$625.4	\$655.8
Owner Occupied CRE	\$671.3	\$677.7	\$683.9	\$693.6	\$625.4	\$642.3	\$667.5	\$693.6
Non-Owner Occupied CRE	\$1,165.9	\$1,176.5	\$1,183.5	\$1,199.8	\$1,142.8	\$1,164.0	\$1,163.2	\$1,199.8
Construction, Land Development	\$476.6	\$467.4	\$461.4	\$454.3	\$464.2	\$498.9	\$482.8	\$454.3
Total Real Estate Loans	\$5,911.4	\$5,951.5	\$5,980.3	\$6,023.4	\$5,657.9	\$5,828.3	\$5,902.4	\$6,023.4
Agricultural Production	\$83.2	\$85.8	\$88.0	\$90.6	\$76.1	\$81.9	\$86.1	\$90.6
Commercial & Industrial Loans	\$2,161.9	\$2,157.5	\$2,146.8	\$2,161.7	\$2,290.8	\$2,252.3	\$2,153.4	\$2,161.7
Other Loans	\$4,451.6	\$4,669.5	\$4,804.5	\$5,007.6	\$4,033.0	\$4,122.4	\$4,408.0	\$5,007.6
Total Loans	\$12,608.2	\$12,864.2	\$13,019.5	\$13,283.4	\$12,057.7	\$12,284.9	\$12,549.9	\$13,283.4

Loans outstanding at community banks, defined as institutions with less than \$10 billion of total assets, ended 2025 at \$2.493 trillion. This was an increase of \$35.4 billion, or 5.8% on an annualized basis, from the third quarter of 2025 and \$47.5 billion, or 1.9% since year-end 2024. The number of community banks at the end of 2025 Q4 was 4,142, resulting in an average loan portfolio size of \$602 million. The 5.8% annualized loan growth (for 2025 Q4) at community banks was the highest quarterly growth rate in 2025, and is higher than the 3.8% growth in 2024 and 4.6% growth in 2023.

Total Assets < \$10 Billion

Loan Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	\$98.9	\$99.8	\$100.6	\$101.9	\$93.8	\$96.5	\$98.8	\$101.9
1-4 Family Real Estate	\$638.6	\$649.8	\$650.4	\$654.5	\$570.8	\$617.1	\$640.6	\$654.5
Multifamily Real Estate	\$184.6	\$183.4	\$182.1	\$185.3	\$159.2	\$172.4	\$182.1	\$185.3
Owner Occupied CRE	\$291.6	\$293.2	\$292.9	\$298.5	\$266.5	\$276.7	\$292.0	\$298.5
Non-Owner Occupied CRE	\$463.6	\$465.9	\$465.3	\$473.3	\$416.6	\$439.0	\$461.7	\$473.3
Construction, Land Development	\$191.6	\$190.2	\$188.8	\$189.9	\$182.2	\$194.6	\$194.2	\$189.9
Total Real Estate Loans	\$1,869.1	\$1,882.4	\$1,880.1	\$1,903.4	\$1,689.1	\$1,796.3	\$1,869.4	\$1,903.4
Agricultural Production	\$62.1	\$65.2	\$66.8	\$68.2	\$54.8	\$59.6	\$64.2	\$68.2
Commercial & Industrial Loans	\$336.3	\$340.5	\$334.4	\$340.6	\$326.6	\$327.0	\$338.6	\$340.6
Other Loans	\$171.2	\$174.8	\$175.9	\$180.4	\$182.0	\$172.6	\$172.9	\$180.4
Total Loans	\$2,438.7	\$2,462.8	\$2,457.2	\$2,492.6	\$2,252.5	\$2,355.5	\$2,445.1	\$2,492.6

Bank & Thrift Performance Trends

Among community banks, commercial real estate (CRE) loans, multifamily loans, C&I loans, and agricultural production loans each grew at the highest rates during 2025 Q4. In the fourth quarter, CRE loans increased 7.6% for owner-occupied and 6.9% for non-owner occupied, multifamily loans increased 6.9%, C&I loans increased 7.4%, and agricultural production loans increased 8.4% (on an annualized basis). Growth of 1-4 family real estate loans measured 2.5% during 2025 Q4, which was below the full-year results reported in each year from 2022 to 2024, but slightly higher than the 2.2% growth reported for 2025.

Total Assets < \$10 Billion

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	0.2%	3.9%	3.1%	5.3%	7.5%	2.9%	2.4%	3.1%
1-4 Family Real Estate	-1.2%	7.0%	0.4%	2.5%	12.9%	8.1%	3.8%	2.2%
Multifamily Real Estate	5.6%	-2.6%	-2.9%	6.9%	16.8%	8.3%	5.6%	1.8%
Owner Occupied CRE	-0.5%	2.2%	-0.4%	7.6%	5.8%	3.9%	5.5%	2.2%
Non-Owner Occupied CRE	1.7%	2.0%	-0.5%	6.9%	9.6%	5.4%	5.2%	2.5%
Construction, Land Development	-5.3%	-2.9%	-3.1%	2.4%	17.7%	6.8%	-0.2%	-2.2%
Total Real Estate Loans	-0.1%	2.9%	-0.5%	5.0%	11.4%	6.3%	4.1%	1.8%
Agricultural Production	-12.8%	19.8%	10.1%	8.4%	2.9%	8.9%	7.6%	6.3%
Commercial & Industrial Loans	-2.7%	4.9%	-7.1%	7.4%	0.8%	0.1%	3.6%	0.6%
Other Loans	-4.0%	8.4%	2.5%	10.3%	13.8%	-5.2%	0.2%	4.3%
Total Loans	-1.1%	4.0%	-0.9%	5.8%	9.7%	4.6%	3.8%	1.9%

Loan Portfolio Composition Analysis

Given these growth trends at community banks, the portfolio mix has shifted somewhat over the last few years. Total real estate loans now make up 76.4% of the loan portfolios, up from 75.0% at year-end 2022. At the same time, C&I loans as a percentage of total loans have decreased to 13.7% from 14.5%, and consumer loans have decreased to 7.2% from 8.1%. 1-4 family real estate continues to comprise the biggest portion of loan portfolios at 26.3% as of December 31, 2025. This is followed by non-owner occupied CRE at 19.0%, C&I at 13.7%, and owner-occupied CRE at 12.0%.

Bank & Thrift Performance Trends

Total Assets < \$10 Billion

Loan Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	4.1%	4.1%	4.1%	4.1%	4.2%	4.1%	4.0%	4.1%
1-4 Family Real Estate	26.2%	26.4%	26.5%	26.3%	25.3%	26.2%	26.2%	26.3%
Multifamily Real Estate	7.6%	7.4%	7.4%	7.4%	7.1%	7.3%	7.4%	7.4%
Owner Occupied CRE	12.0%	11.9%	11.9%	12.0%	11.8%	11.7%	11.9%	12.0%
Non-Owner Occupied CRE	19.0%	18.9%	18.9%	19.0%	18.5%	18.6%	18.9%	19.0%
Construction, Land Development	7.9%	7.7%	7.7%	7.6%	8.1%	8.3%	7.9%	7.6%
Total Real Estate Loans	76.6%	76.4%	76.5%	76.4%	75.0%	76.3%	76.5%	76.4%
Agricultural Production	2.5%	2.6%	2.7%	2.7%	2.4%	2.5%	2.6%	2.7%
Commercial & Industrial Loans	13.8%	13.8%	13.6%	13.7%	14.5%	13.9%	13.8%	13.7%
Other Loans	7.0%	7.1%	7.2%	7.2%	8.1%	7.3%	7.1%	7.2%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Yields vs. Funding Costs

The federal funds rate matched its lowest point in history from March 2020 to March 2022 with the target fed funds rate of 0.00% - 0.25%. From March 2022 to September 2024, the Federal Reserve's Open Market Committee (FOMC) raised the fed funds rate 11 times (for a total of 525 basis points) to a target fed funds rate of 5.25% - 5.50%. Since the FOMC began raising the federal funds rate in early 2022, community banks saw a dramatic rise in both loan yields and funding costs. Both loan yields and cost of funds peaked in the third quarter of 2024. From year-end 2024 to year-end 2025, loan yields increased 11 basis points while cost of funds declined 19 basis points. Since September of 2024, the FOMC cut the fed funds rate six times (for a total of 175 basis points), and the target fed funds rate currently measures 3.50% - 3.75%.

Since year-end 2022, loan yields increased 156 basis points from 4.91% (2022 full-year loan yield) to 6.47% for full-year 2025. C&I loans, which have the shortest rate terms and react the quickest to changes in managed rates, increased 191 basis points from 5.56% to 7.47% during this same time frame. Yields on CRE loans increased 154 basis points from 4.68% in 2022 to 6.23% in 2025. The cost of funding changes for community banks sometimes lags the changes to loan yields both during times of rate increases and decreases. The cost of funding bottomed out at the end of 2021 at 0.26% (measured 0.45% at year-end 2022) and increased to 2.32% by year-end 2024 before declining to 2.13% for full-year 2025. Fourth quarter 2025 total loan yield measured 6.53% while cost of funds measured 2.06%.

The loan yield/cost of funds spread decreased from a peak of 4.46% at the end of 2022 to 4.04% at the end of 2024. The spread steadily increased each quarter in 2025, measuring 4.46% for 2025 Q4. The full-year 2025 spread measured 4.34%. This increase was due to the cost of funds plateauing while loan yields improved (except for a slight decline in 2025 Q4) as maturing and repricing loans were replaced with new loans at higher rates.

Bank & Thrift Performance Trends

Total Assets < \$10 Billion

Loan Yields / Funding Costs	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Yield on 1-4 Family RE	5.61	5.73	5.83	5.83	4.36	5.07	5.56	5.75
Yield on CRE	6.02	6.19	6.33	6.32	4.68	5.56	6.05	6.23
Yield on C&I	7.33	7.50	7.55	7.44	5.56	7.17	7.67	7.47
Yield on Total Loans	6.30	6.44	6.57	6.53	4.91	5.89	6.36	6.47
Cost of Int. Bearing Trans Accts.	1.76	1.82	1.83	1.73	0.46	1.57	1.96	1.79
Cost of Other Time Dep.	3.99	3.93	3.88	3.81	0.98	3.23	4.27	3.90
Cost of CD > \$250K	4.14	3.99	3.91	3.77	1.11	3.51	4.44	3.95
Cost of Int. Bearing Deposits	2.62	2.62	2.63	2.53	0.54	2.07	2.82	2.61
Cost of Funds	2.14	2.14	2.15	2.06	0.45	1.72	2.32	2.13
Loan Yield - COF Spread	4.16	4.31	4.42	4.46	4.46	4.17	4.04	4.34

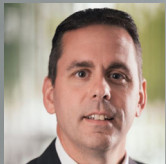
Asset Quality Ratio Analysis

For institutions with less than \$10 billion in assets, asset quality metrics have shown mixed results. Loans 30 to 89 days past due increased from 0.37% at year-end 2022 to 0.55% at year-end 2025 and from 0.46% at 2025 Q3. Nonaccrual loans as a percentage of total loans increased for each of the last four quarter-end periods (0.65% for 2025 Q1 to 0.72% for 2025 Q4) and increased from 0.40% at year-end 2022. Provision expense to average assets increased by 2 basis points to 0.21% of average assets from 2025 Q3 to 2025 Q4 while the allowance to loans decreased by one basis point to 1.24% for 2025 Q4. NCOs to average loans increased from 0.22% during 2025 Q3 to 0.30% in 2025 Q4 and increased from 0.20% for full-year 2024 compared to 0.23% for full-year 2025. The increase in delinquencies and NCOs may indicate some underlying weaknesses in certain portfolios.

Total Assets < \$10 Billion

Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
30-89 PD Loans / Loans	0.58	0.49	0.46	0.55	0.37	0.44	0.51	0.55
90+ PD Loans / Loans	0.11	0.10	0.09	0.09	0.19	0.12	0.11	0.09
Nonaccrual Loans / Loans	0.65	0.66	0.69	0.72	0.40	0.49	0.61	0.72
Noncurrent Loans / Loans	0.76	0.76	0.79	0.81	0.58	0.61	0.72	0.81
Modified Loans / Loans	0.21	0.22	0.22	0.21	0.20	0.16	0.20	0.21
Nonperforming Loans / Loans	0.86	0.88	0.91	0.94	0.60	0.64	0.82	0.94
Nonperforming Assets / Assets	0.64	0.67	0.70	0.72	0.43	0.47	0.62	0.72
ALLL (ACL) / Loans	1.26	1.25	1.25	1.24	1.26	1.28	1.25	1.24
Provision Expense / Avg Assets	0.17	0.19	0.19	0.21	0.13	0.16	0.17	0.19
NCOs / Average Loans	0.18	0.21	0.22	0.30	0.10	0.17	0.20	0.23
<i># Companies Reporting NCOs</i>	<i>1,934</i>	<i>2,011</i>	<i>2,040</i>	<i>2,249</i>	<i>2,139</i>	<i>2,424</i>	<i>2,618</i>	<i>2,675</i>

“Many banks have experienced modest increases in net charge-offs, higher past due and nonaccrual loans over the last 12 to 18 months. Most of these increases have occurred in their C&I, C&D, and CRE portfolios. This points to a decline in asset quality and underscores the need for strict risk management and consistent underwriting practices.”



Matt Wainscott
Senior Manager, CFO
Business Consulting

Bank & Thrift Performance Trends

C&D / CRE Guidance Ratio Analysis

In addition to asset quality, we analyzed portfolio concentrations related to CRE. Any concentration poses a higher degree of risk, regardless of the quality of the loans that comprise it, and regulators have paid special attention to this area of portfolio management since the real estate crisis. Again, focusing on community banks with total assets of less than \$10 billion indicates that construction and development (C&D) loans as a percent of tier 1 capital plus the allowance have declined from 47.4% at year-end 2022 to 44.5% at year-end 2025. Additionally, the number of institutions that exceed regulatory guidance of 100% has decreased from 375 institutions at year-end 2022 to 268 institutions at year-end 2025. Analyzing the CRE data indicates a slight increase for the CRE loans to tier 1 capital plus the allowance from 200% at year-end 2022 compared to 202% as of year-end 2025, while the number of institutions exceeding the 300% regulatory guidance threshold has declined from 428 to 387.

Total Assets < \$10 Billion

CDE / CRE Guidance Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
C&D Loans / Tier 1 Capital + ACL	46.0	45.2	44.6	44.5	47.4	48.9	47.0	44.5
# Companies > 100%	276	282	264	268	375	351	296	268
CRE Guidance Loans /								
Tier 1 Capital + ACL	204.3	202.3	200.4	201.8	199.5	205.0	205.7	201.8
# Companies > 300%	410	407	386	387	428	424	410	387
3-Year Growth (CRE Guid. Loans)	38.3	33.8	29.6	26.1	50.6	50.8	41.5	26.1
# Companies > 50%	1,413	1,258	1,161	1,061	1,856	1,851	1,532	1,061
Total # of Companies	4,265	4,228	4,186	4,142	4,505	4,388	4,289	4,142

Profitability & Capital Ratio Analysis

ROAA and ROAE increased substantially from full-year 2024 to full-year 2025 but did decline in the fourth quarter of 2025. ROAA measured 1.04% in 2025 (full-year results) compared to 0.88% in 2024, while ROAE measured 10.50% for 2025 compared to 9.35% in 2024. Capital ratios also improved during 2025 but did modestly decline (or remained flat) during the fourth quarter of 2025.

Total Assets < \$10 Billion

Profitability & Capital Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	0.95	1.07	1.12	1.07	0.97	0.91	0.88	1.04
ROAE	9.89	10.87	11.19	10.42	11.03	10.40	9.35	10.50
Efficiency Ratio (FTE)	65.6	62.9	61.9	63.8	64.6	66.1	67.5	63.5
Total Equity / Total Assets	9.85	10.06	10.35	10.36	8.89	9.45	9.65	10.36
Leverage Ratio	10.75	10.84	10.91	10.83	10.29	10.57	10.64	10.83
Total RB Capital Ratio	15.51	15.51	15.64	15.60	15.34	15.26	15.46	15.60

Conclusion

The Fed rate cuts since late 2024 led to a marked improvement in net interest margins during 2025. Asset yields increased as new loans and investments were originated at higher than portfolio yields. Maturing and repricing loans rolled off at lower yields and renewed or reset at higher rates also above portfolio yields. Cost of funding declined throughout 2025, including a 13 basis point decline from the 2025 Q3 to 2025 Q4. Improved balance sheet liquidity and recent volatility in Treasury rates have created heavy price competition for new and renewing loans. Spreads over Treasury rates on new CRE loans have noticeably narrowed this year. A typical offering rate on a five-year CRE loan was approximately 6.25% to 6.50% as of December 31, 2025. This is down roughly 50 basis points from mid-year despite the five-year Treasury yield moving up 25 basis points. Future Fed rate cuts will continue to have an immediate effect on loans indexed to Prime and SOFR. Loan pools such as C&I lines of credit would see a rate decrease similar to the amount of the Fed cut. Asset quality metrics show minor deterioration when compared to year-end 2024 results as evidenced by increased early-stage delinquencies, nonaccrual, and

noncurrent loans. Delinquencies and nonperforming loans remain elevated and continue to require close monitoring by financial institutions. In addition, C&D and CRE concentrations remain a focus of regulatory agencies. Early risk detection and continued portfolio monitoring are crucial components of risk management. Financial institutions should closely monitor early-stage delinquencies, nonaccrual, and noncurrent loans. Proactive management of delinquencies and nonperforming loans is essential to maintaining financial stability, alongside closely monitoring local and national economic factors related to occupancy, rental rates, and project absorption.

Overall, the results for the fourth quarter of 2025 for the banking industry were strong. Loan and deposit growth increased during the fourth quarter of 2025 and margins continued to rise. Profitability metrics and capital ratios increased when compared to full-year 2024 but were slightly down as compared to 2025 Q3 results. We will be closely monitoring the effects of any additional fed rate cuts to results as we update our Bank & Thrift Performance Trends each quarter.

Recommendations

These recommendations are designed to help financial institutions navigate the current economic landscape and maintain robust financial health.

1. **Monitor and Manage Asset Quality:** Due to asset quality metrics continuing to show some deterioration, it is crucial for financial institutions to closely monitor early-stage delinquencies, nonaccrual, and noncurrent loans. Proactive management of delinquencies and nonperforming loans is essential to maintaining financial stability.
2. **Focus on Cost of Funding:** With the additional rate cuts in the second half of 2025, it is important that banks have adequately lowered their deposit rates and are managing their CD specials. This will help optimize net interest margins in this dynamic rate environment.
3. **Mitigate Risks in C&D and CRE Loans:** For C&D and CRE loans, financial institutions should closely monitor local and national economic factors related to occupancy, rental rates, and project absorption. This will help mitigate potential risks and reduce asset quality issues.

“In an environment of softening asset quality and evolving rate expectations, proactive credit risk management is essential. Banks should closely monitor early warning indicators, reassess pricing discipline, and maintain strong oversight of CRE portfolios exposed to market shifts.”



Brad Snider
Managing Director, Loan Review



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.

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Contributors

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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 credit union.

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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





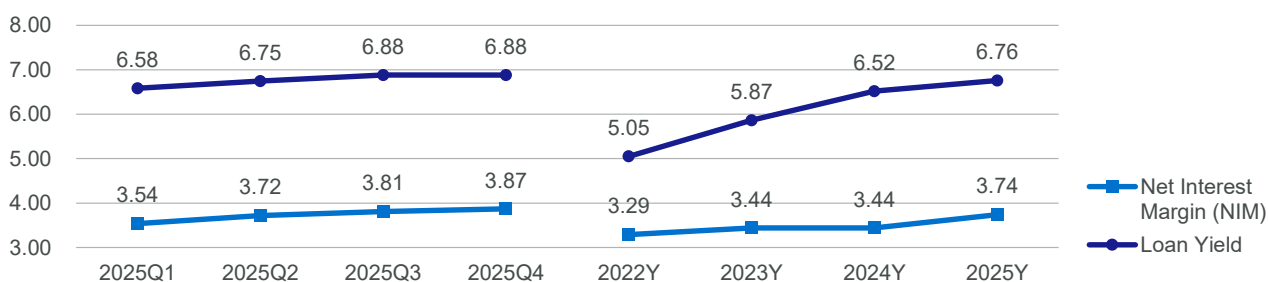
Appendix

Total Assets < \$500 Million

Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	(7.7)	0.3	0.2	(3.2)	2.1	0.6	(1.0)	(2.6)
Deposit Growth (Annualized)	(3.3)	(5.6)	(2.1)	(3.3)	(4.5)	(5.1)	(2.1)	(3.5)
Loans / Assets	63.9	64.7	64.8	65.5	59.7	63.0	64.3	65.5
Loans / Deposits	74.3	75.8	76.5	76.6	68.6	74.2	75.6	76.6

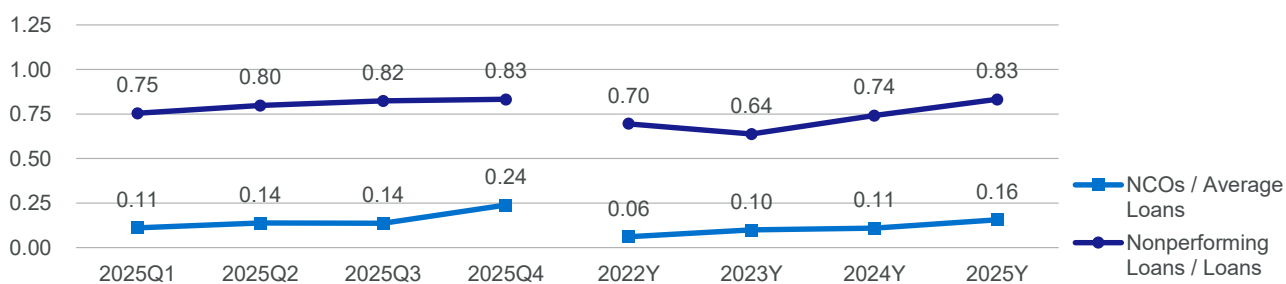
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	3.54	3.72	3.81	3.87	3.29	3.44	3.44	3.74
Loan Yield / Cost of Funds Spread	4.62	4.79	4.91	4.97	4.63	4.45	4.48	4.82
Loan Yield	6.58	6.75	6.88	6.88	5.05	5.87	6.52	6.76
Cost of Funds	1.97	1.96	1.97	1.91	0.42	1.42	2.05	1.94

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
30-89 PD Loans / Loans	0.90	0.78	0.71	0.81	0.55	0.63	0.78	0.81
90+ PD Loans / Loans	0.14	0.17	0.16	0.15	0.08	0.09	0.12	0.15
Nonaccrual Loans / Loans	<u>0.61</u>	<u>0.64</u>	<u>0.67</u>	<u>0.68</u>	<u>0.45</u>	<u>0.46</u>	<u>0.58</u>	<u>0.68</u>
Noncurrent Loans / Loans	0.75	0.81	0.83	0.83	0.53	0.55	0.70	0.83
Modified Loans / Loans	0.14	0.15	0.15	0.15	0.24	0.17	0.16	0.15
Nonperforming Loans / Loans	0.75	0.80	0.82	0.83	0.70	0.64	0.74	0.83
Nonperforming Assets / Assets	0.54	0.58	0.60	0.61	0.46	0.44	0.53	0.61
ACL / Loans	1.28	1.27	1.28	1.26	1.32	1.31	1.28	1.26
Provision Expense / Avg Assets	0.10	0.14	0.14	0.18	0.08	0.10	0.10	0.14
NCOs / Average Loans	0.11	0.14	0.14	0.24	0.06	0.10	0.11	0.16
# Companies Reporting NCOs	1,019	1,065	1,058	1,201	1,292	1,429	1,486	1,475

NPLs / Loans & NCOs / Average Loans (%)



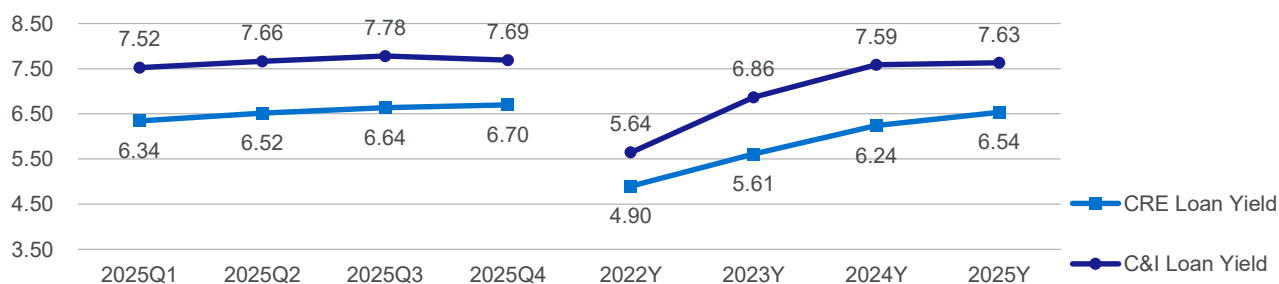


Appendix

Total Assets < \$500 Million

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	0.94	1.03	1.08	0.99	0.89	0.89	0.86	1.00
ROAE	9.62	10.40	10.54	9.42	10.04	10.13	9.01	9.85
Net Income Per FTE (\$000)	\$71.6	\$79.1	\$82.1	\$76.4	\$64.6	\$60.6	\$66.1	\$74.5
Noninterest Income / Avg Assets	0.34	0.36	0.36	0.36	0.40	0.38	0.37	0.37
Efficiency Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Efficiency Ratio (FTE)	67.0	64.3	63.4	66.5	67.1	67.5	69.0	65.3
Total Assets Per FTE (\$000)	\$6,008	\$5,983	\$6,067	\$6,167	\$5,664	\$5,781	\$5,926	\$6,167
Salary Expense Per FTE (\$000)	\$98.5	\$98.7	\$101.1	\$106.9	\$88.1	\$92.4	\$96.4	\$100.1
Noninterest Expense / Avg Assets	2.59	2.60	2.63	2.76	2.46	2.59	2.60	2.65
Capital Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Equity / Total Assets	9.97	10.24	10.56	10.63	8.96	9.57	9.78	10.63
Leverage Ratio	11.14	11.25	11.37	11.17	10.62	10.97	11.07	11.17
Total RB Capital Ratio	17.07	17.14	17.27	17.09	16.76	16.83	16.91	17.09
Liquidity Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
On-Hand Liquidity Ratio	22.3	21.2	21.4	21.4	26.1	21.5	20.7	21.4
Liquidity Ratio	24.3	23.4	23.8	23.6	29.2	24.0	23.1	23.6
Net Non-Core Funding Dep. Ratio	0.9	2.7	2.6	2.2	(0.7)	3.1	2.9	2.2
Reliance on Wholesale Funding	2.2	2.3	2.2	2.0	1.9	4.0	3.0	2.0
C&D / CRE Guidance Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
C&D Loans / Tier 1 Capital + ACL	35.4	35.1	34.5	34.9	36.8	36.2	36.0	34.9
# Companies > 100%	136	132	120	121	183	163	145	121
CRE Guidance Loans / Tier 1 Capital + ACL	120.0	119.1	118.0	118.6	121.8	120.6	121.2	118.6
# Companies > 300%	107	107	106	107	127	114	105	107
3-Year Growth (CRE Guid. Loans)	34.1	29.8	26.2	25.1	45.5	43.2	36.6	25.1
# Companies > 50%	845	764	731	672	1,102	1,074	914	672
Total # of Companies	2,637	2,603	2,576	2,522	2,936	2,804	2,679	2,522
CRE & C&I Loan Metrics	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
CRE Loan Yield	6.34	6.52	6.64	6.70	4.90	5.61	6.24	6.54
CRE Loan Growth (Annualized)	(7.8)	(2.0)	1.8	(2.5)	1.4	(1.7)	(2.1)	(2.6)
C&I Loan Yield	7.52	7.66	7.78	7.69	5.64	6.86	7.59	7.63
C&I Loan Growth (Annualized)	(6.4)	(1.6)	(6.6)	(6.7)	(5.8)	(1.9)	(2.6)	(5.2)

CRE & C&I Loan Yields (%)





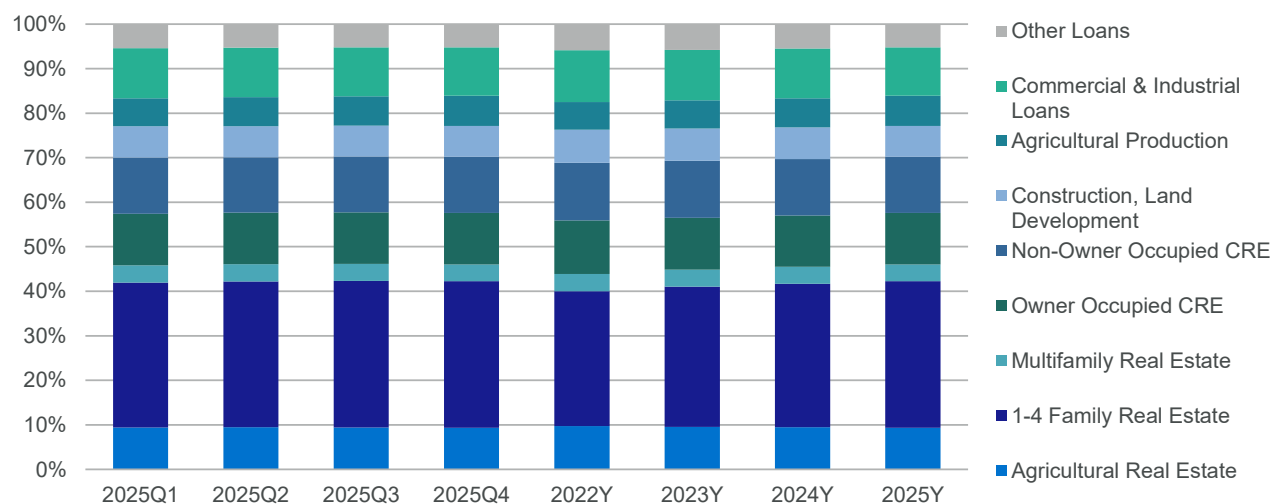
Appendix

Total Assets < \$500 Million

Loan Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	\$33.5	\$33.8	\$33.5	\$33.1	\$35.5	\$35.0	\$34.3	\$33.1
1-4 Family Real Estate	\$116.0	\$116.6	\$117.4	\$116.5	\$110.3	\$115.7	\$117.1	\$116.5
Multifamily Real Estate	\$13.9	\$13.9	\$13.7	\$13.2	\$14.1	\$13.9	\$13.9	\$13.2
Owner Occupied CRE	\$41.2	\$41.3	\$41.4	\$41.0	\$43.9	\$42.8	\$41.9	\$41.0
Non-Owner Occupied CRE	\$44.9	\$44.4	\$44.7	\$44.5	\$47.4	\$46.9	\$45.9	\$44.5
Construction, Land Development	\$25.2	\$24.9	\$24.7	\$24.6	\$27.0	\$26.6	\$25.9	\$24.6
Total Real Estate Loans	\$274.7	\$274.9	\$275.3	\$273.0	\$278.2	\$280.8	\$279.0	\$273.0
Agricultural Production	\$22.4	\$23.1	\$23.6	\$23.9	\$22.6	\$23.3	\$23.9	\$23.9
Commercial & Industrial Loans	\$40.0	\$39.8	\$39.2	\$38.5	\$42.5	\$41.7	\$40.7	\$38.5
Other Loans	\$19.3	\$18.7	\$18.7	\$18.5	\$21.2	\$21.1	\$19.8	\$18.5
Total Loans	\$356.4	\$356.6	\$356.8	\$353.9	\$364.6	\$366.9	\$363.4	\$353.9

Loan Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	9.4%	9.5%	9.4%	9.4%	9.7%	9.5%	9.4%	9.4%
1-4 Family Real Estate	32.5%	32.7%	32.9%	32.9%	30.3%	31.5%	32.2%	32.9%
Multifamily Real Estate	3.9%	3.9%	3.8%	3.7%	3.9%	3.8%	3.8%	3.7%
Owner Occupied CRE	11.6%	11.6%	11.6%	11.6%	12.0%	11.7%	11.5%	11.6%
Non-Owner Occupied CRE	12.6%	12.4%	12.5%	12.6%	13.0%	12.8%	12.6%	12.6%
Construction, Land Development	7.1%	7.0%	6.9%	6.9%	7.4%	7.2%	7.1%	6.9%
Total Real Estate Loans	77.1%	77.1%	77.2%	77.1%	76.3%	76.5%	76.8%	77.1%
Agricultural Production	6.3%	6.5%	6.6%	6.8%	6.2%	6.3%	6.6%	6.8%
Commercial & Industrial Loans	11.2%	11.2%	11.0%	10.9%	11.7%	11.4%	11.2%	10.9%
Other Loans	5.4%	5.3%	5.2%	5.2%	5.8%	5.8%	5.4%	5.2%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)





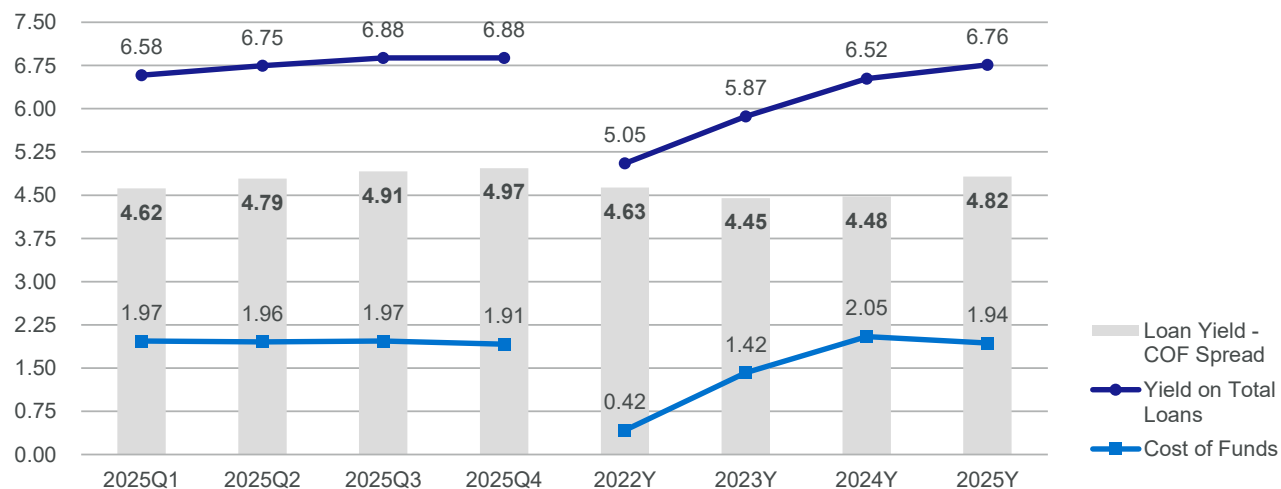
Appendix

Total Assets < \$500 Million

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	-9.6%	3.1%	-2.7%	-4.9%	-0.2%	-1.6%	-1.8%	-3.5%
1-4 Family Real Estate	-3.9%	2.2%	2.6%	-2.9%	5.8%	4.8%	1.3%	-0.5%
Multifamily Real Estate	1.4%	-0.4%	-6.8%	-13.0%	5.8%	-0.9%	-0.5%	-4.7%
Owner Occupied CRE	-6.9%	0.7%	0.8%	-2.9%	0.0%	-2.4%	-2.0%	-2.1%
Non-Owner Occupied CRE	-8.6%	-4.4%	2.7%	-2.0%	2.7%	-1.1%	-2.1%	-3.1%
Construction, Land Development	-11.6%	-3.7%	-4.3%	-1.8%	10.0%	-1.8%	-2.4%	-5.3%
Total Real Estate Loans	-6.3%	0.3%	0.6%	-3.4%	3.9%	0.9%	-0.6%	-2.2%
Agricultural Production	-23.9%	12.8%	8.0%	5.8%	-4.1%	2.8%	2.6%	0.4%
Commercial & Industrial Loans	-6.4%	-1.6%	-6.6%	-6.7%	-5.8%	-1.9%	-2.6%	-5.2%
Other Loans	-10.5%	-11.3%	-1.4%	-4.3%	3.8%	-0.4%	-6.4%	-6.7%
Total Loans	-7.7%	0.3%	0.2%	-3.2%	2.1%	0.6%	-1.0%	-2.6%

Loan Yields / Funding Costs	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Yield on 1-4 Family RE	6.05	6.19	6.35	6.32	4.79	5.39	5.97	6.21
Yield on CRE	6.34	6.52	6.64	6.70	4.90	5.61	6.24	6.54
Yield on C&I	7.52	7.66	7.78	7.69	5.64	6.86	7.59	7.63
Yield on Total Loans	6.58	6.75	6.88	6.88	5.05	5.87	6.52	6.76
Cost of Int Bearing Trans Accts	1.08	1.10	1.12	1.06	0.29	0.88	1.16	1.07
Cost of Other Time Dep	3.92	3.88	3.84	3.77	0.94	2.85	4.06	3.84
Cost of CD > \$250K	4.10	3.95	3.89	3.81	1.08	3.32	4.30	3.92
Cost of Int Bearing Deposits	2.43	2.42	2.43	2.37	0.52	1.73	2.51	2.40
Cost of Funds	1.97	1.96	1.97	1.91	0.42	1.42	2.05	1.94
Loan Yield - COF Spread	4.62	4.79	4.91	4.97	4.63	4.45	4.48	4.82

Loan Yield & Cost of Funds (%)





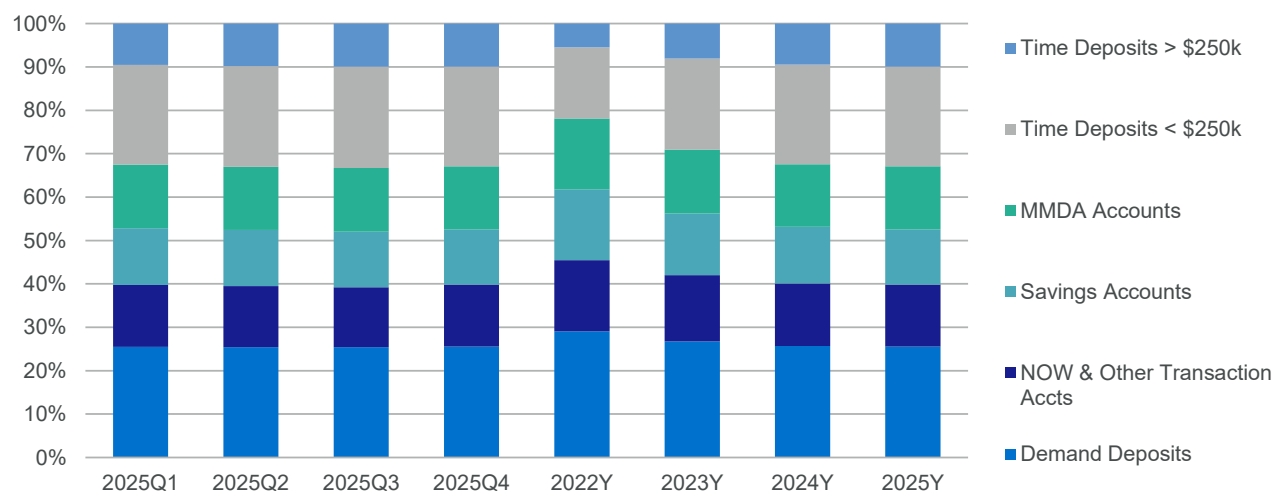
Appendix

Total Assets < \$500 Million

Deposit Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	\$121.0	\$119.3	\$118.6	\$118.3	\$149.9	\$131.0	\$123.0	\$118.3
NOW & Other Transaction Accts	\$68.0	\$65.6	\$64.1	\$65.7	\$84.6	\$74.7	\$69.1	\$65.7
Savings Accounts	\$62.3	\$60.8	\$59.9	\$58.9	\$84.4	\$69.4	\$62.7	\$58.9
MMDA Accounts	\$69.5	\$67.9	\$68.3	\$67.1	\$84.2	\$72.3	\$69.0	\$67.1
Time Deposits < \$250k	\$109.1	\$109.0	\$108.7	\$106.1	\$84.8	\$102.4	\$109.9	\$106.1
Time Deposits > \$250k	\$45.4	\$45.8	\$46.4	\$46.0	\$28.2	\$39.7	\$45.4	\$46.0
Total Deposits	\$475.2	\$468.5	\$466.0	\$462.2	\$516.1	\$489.5	\$479.1	\$462.2
Memo: Total Brokered Deposits	\$15.5	\$15.1	\$15.3	\$14.4	\$10.6	\$14.4	\$16.0	\$14.4
Memo: Total Noninterest Bearing	\$106.2	\$104.3	\$104.0	\$103.9	\$137.8	\$118.7	\$108.5	\$103.9

Deposit Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	25.5%	25.5%	25.5%	25.6%	29.0%	26.8%	25.7%	25.6%
NOW & Other Transaction Accts	14.3%	14.0%	13.8%	14.2%	16.4%	15.3%	14.4%	14.2%
Savings Accounts	13.1%	13.0%	12.9%	12.8%	16.4%	14.2%	13.1%	12.8%
MMDA Accounts	14.6%	14.5%	14.7%	14.5%	16.3%	14.8%	14.4%	14.5%
Time Deposits < \$250k	23.0%	23.3%	23.3%	23.0%	16.4%	20.9%	22.9%	23.0%
Time Deposits > \$250k	9.5%	9.8%	10.0%	10.0%	5.5%	8.1%	9.5%	10.0%
Total Deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Memo: Total Brokered Deposits	3.3%	3.2%	3.3%	3.1%	2.1%	2.9%	3.3%	3.1%
Memo: Total Noninterest Bearing	22.3%	22.3%	22.3%	22.5%	26.7%	24.3%	22.6%	22.5%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	-6.5%	-5.7%	-2.2%	-1.2%	-2.0%	-12.6%	-6.1%	-3.8%
NOW & Other Transaction Accts	-6.7%	-13.8%	-8.9%	9.7%	-3.3%	-11.6%	-7.5%	-4.9%
Savings Accounts	-2.5%	-9.3%	-6.0%	-6.5%	-6.8%	-17.8%	-9.7%	-5.9%
MMDA Accounts	2.8%	-8.8%	2.2%	-7.2%	-7.4%	-14.0%	-4.6%	-2.8%
Time Deposits < \$250k	-3.0%	-0.5%	-1.2%	-9.3%	-7.9%	20.7%	7.4%	-3.4%
Time Deposits > \$250k	-0.6%	4.0%	4.9%	-3.1%	6.3%	40.8%	14.5%	1.3%
Total Deposits	-3.3%	-5.6%	-2.1%	-3.3%	-4.5%	-5.1%	-2.1%	-3.5%
Memo: Total Brokered Deposits	-11.1%	-9.7%	4.1%	-23.2%	28.2%	35.8%	10.7%	-9.7%
Memo: Total Noninterest Bearing	-8.5%	-6.9%	-1.4%	-0.2%	-4.2%	-13.8%	-8.6%	-4.2%

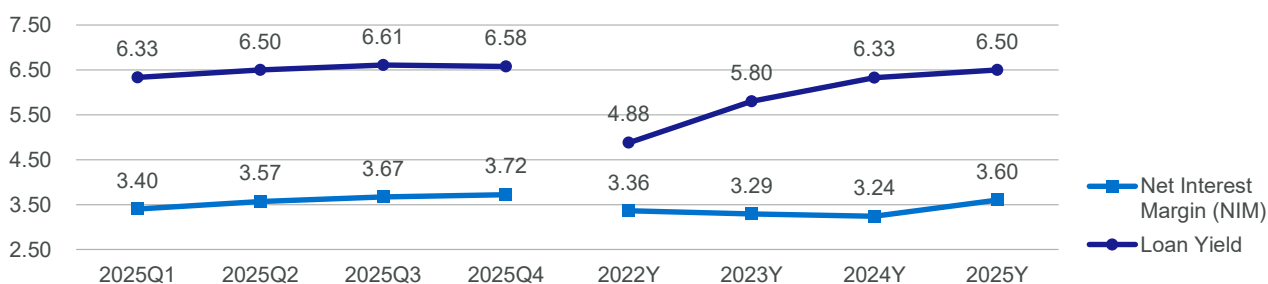


Appendix

Total Assets \$500 Million–\$2 Billion

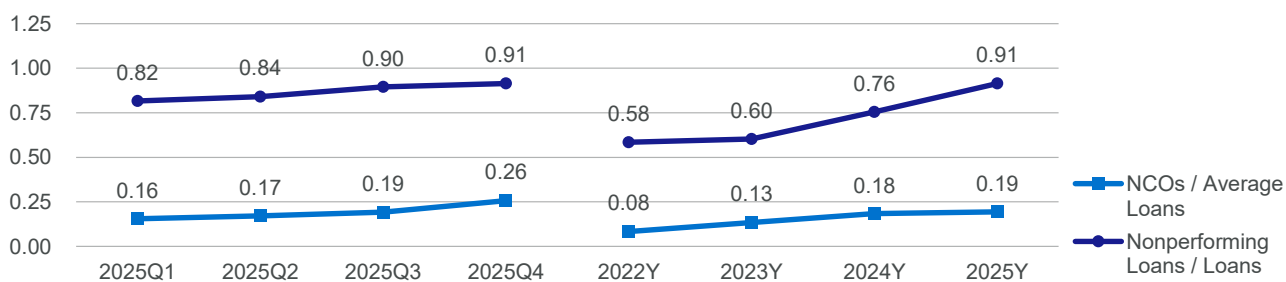
Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	0.5	2.7	(2.9)	(2.8)	7.1	3.5	3.8	(0.6)
Deposit Growth (Annualized)	4.5	(3.3)	(2.5)	(2.2)	(2.0)	(2.1)	4.0	(0.9)
Loans / Assets	71.5	72.6	72.3	72.1	68.4	70.7	71.9	72.1
Loans / Deposits	83.6	85.2	84.9	84.9	79.4	84.2	84.5	84.9
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	3.40	3.57	3.67	3.72	3.36	3.29	3.24	3.60
Loan Yield / Cost of Funds Spread	4.21	4.37	4.48	4.51	4.45	4.16	4.05	4.38
Loan Yield	6.33	6.50	6.61	6.58	4.88	5.80	6.33	6.50
Cost of Funds	2.12	2.13	2.13	2.06	0.43	1.64	2.27	2.12

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
30-89 PD Loans / Loans	0.61	0.51	0.48	0.56	0.36	0.45	0.53	0.56
90+ PD Loans / Loans	0.08	0.08	0.08	0.06	0.06	0.06	0.07	0.06
Nonaccrual Loans / Loans	<u>0.63</u>	<u>0.65</u>	<u>0.70</u>	<u>0.73</u>	<u>0.38</u>	<u>0.45</u>	<u>0.58</u>	<u>0.73</u>
Noncurrent Loans / Loans	0.71	0.73	0.78	0.79	0.45	0.52	0.65	0.79
Modified Loans / Loans	0.18	0.19	0.20	0.19	0.20	0.15	0.17	0.19
Nonperforming Loans / Loans	0.82	0.84	0.90	0.91	0.58	0.60	0.76	0.91
Nonperforming Assets / Assets	0.62	0.65	0.69	0.70	0.43	0.45	0.58	0.70
ACL / Loans	1.25	1.25	1.24	1.26	1.24	1.27	1.25	1.26
Provision Expense / Avg Assets	0.13	0.17	0.19	0.24	0.11	0.14	0.16	0.18
NCOs / Average Loans	0.16	0.17	0.19	0.26	0.08	0.13	0.18	0.19
# Companies Reporting NCOs	624	635	662	703	588	677	781	823

NPLs / Loans & NCOs / Average Loans (%)



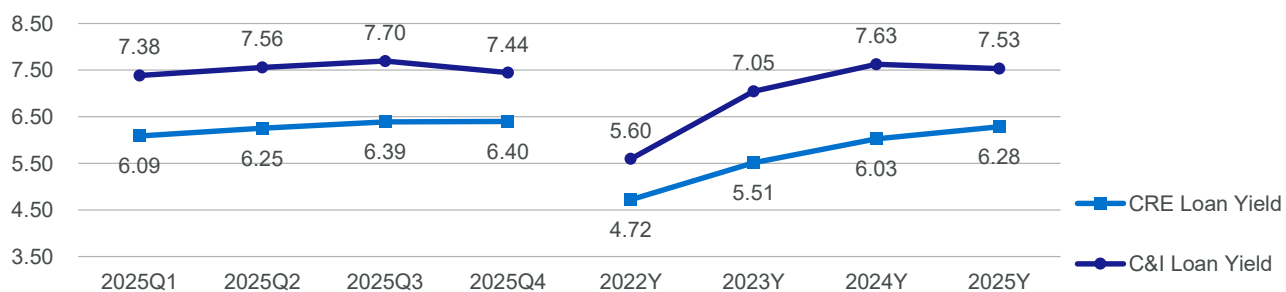


Appendix

Total Assets \$500 Million–\$2 Billion

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	0.95	1.08	1.16	1.13	1.06	0.93	0.90	1.07
ROAE	10.26	11.62	12.03	11.50	12.39	10.84	9.89	11.32
Net Income Per FTE (\$000)	\$79.4	\$89.3	\$96.3	\$89.8	\$77.0	\$73.2	\$73.2	\$87.3
Noninterest Income / Avg Assets	0.48	0.52	0.52	0.51	0.54	0.52	0.52	0.51
Efficiency Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Efficiency Ratio (FTE)	64.5	62.2	60.9	61.5	61.7	64.8	66.0	62.1
Total Assets Per FTE (\$000)	\$7,163	\$7,095	\$7,195	\$7,257	\$6,603	\$6,901	\$7,065	\$7,257
Salary Expense Per FTE (\$000)	\$111.4	\$112.0	\$113.9	\$117.8	\$98.4	\$103.0	\$107.5	\$112.8
Noninterest Expense / Avg Assets	2.47	2.48	2.51	2.56	2.38	2.43	2.45	2.52
Capital Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Equity / Total Assets	9.51	9.64	9.92	9.94	8.69	9.08	9.35	9.94
Leverage Ratio	10.30	10.36	10.45	10.41	9.86	10.08	10.18	10.41
Total RB Capital Ratio	14.79	14.81	14.98	15.06	14.27	14.23	14.60	15.06
Liquidity Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
On-Hand Liquidity Ratio	16.3	15.2	15.7	15.9	18.0	14.8	15.5	15.9
Liquidity Ratio	18.0	17.2	17.6	17.9	20.2	16.7	17.1	17.9
Net Non-Core Funding Dep. Ratio	7.3	8.6	8.4	8.2	5.1	10.1	8.9	8.2
Reliance on Wholesale Funding	5.9	6.0	5.5	5.5	4.7	8.2	6.6	5.5
C&D / CRE Guidance Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
C&D Loans / Tier 1 Capital + ACL	50.0	49.6	48.7	48.6	53.8	53.6	50.6	48.6
# Companies > 100%	111	120	113	112	152	144	116	112
CRE Guidance Loans / Tier 1 Capital + ACL	200.3	199.7	198.2	197.4	205.0	203.4	201.9	197.4
# Companies > 300%	182	183	174	171	205	195	183	171
3-Year Growth (CRE Guid. Loans)	38.0	34.1	29.2	26.0	53.1	52.5	40.3	26.0
# Companies > 50%	414	364	325	295	557	565	441	295
Total # of Companies	1,195	1,190	1,175	1,174	1,163	1,163	1,181	1,174
CRE & C&I Loan Metrics	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
CRE Loan Yield	6.09	6.25	6.39	6.40	4.72	5.51	6.03	6.28
CRE Loan Growth (Annualized)	2.2	3.7	(2.7)	(4.8)	5.2	1.6	3.6	(0.4)
C&I Loan Yield	7.38	7.56	7.70	7.44	5.60	7.05	7.63	7.53
C&I Loan Growth (Annualized)	4.7	(2.8)	(9.6)	(5.5)	(3.7)	0.5	2.2	(3.3)

CRE & C&I Loan Yields (%)





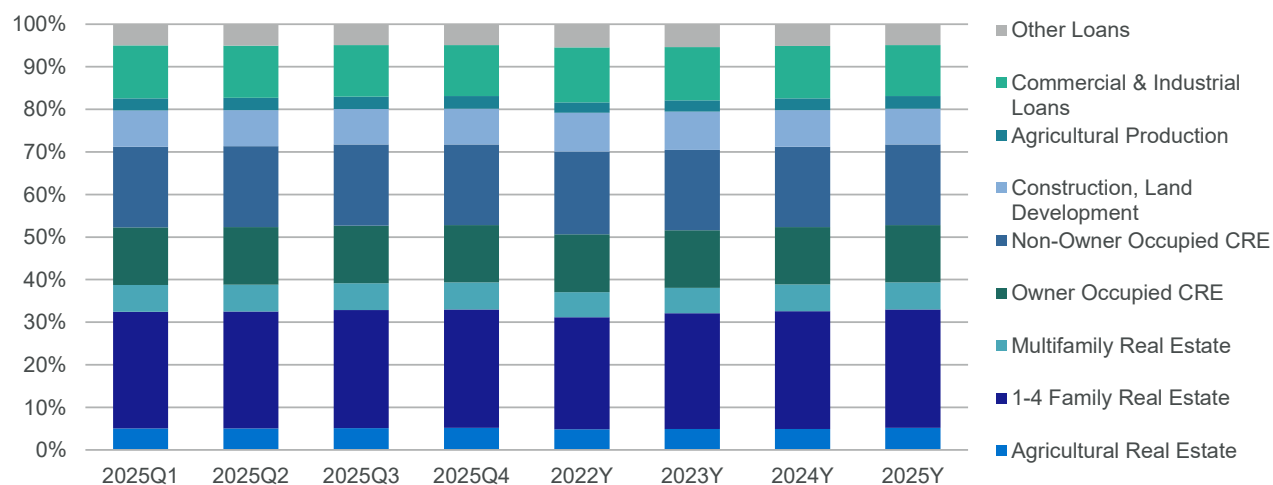
Appendix

Total Assets \$500 Million–\$2 Billion

Loan Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	\$40.3	\$40.2	\$40.6	\$41.1	\$35.7	\$37.4	\$39.2	\$41.1
1-4 Family Real Estate	\$216.9	\$219.5	\$219.9	\$218.4	\$194.3	\$207.6	\$218.8	\$218.4
Multifamily Real Estate	\$50.0	\$49.9	\$49.9	\$50.1	\$43.3	\$45.5	\$49.9	\$50.1
Owner Occupied CRE	\$107.3	\$108.2	\$107.1	\$106.2	\$100.2	\$103.1	\$106.7	\$106.2
Non-Owner Occupied CRE	\$150.3	\$151.7	\$151.1	\$148.9	\$143.3	\$144.2	\$149.4	\$148.9
Construction, Land Development	\$67.6	\$67.6	\$66.3	\$65.8	\$67.3	\$68.7	\$67.7	\$65.8
Total Real Estate Loans	\$632.4	\$637.2	\$634.9	\$630.6	\$584.0	\$606.6	\$631.8	\$630.6
Agricultural Production	\$22.3	\$22.9	\$23.1	\$23.8	\$18.1	\$20.0	\$22.4	\$23.8
Commercial & Industrial Loans	\$98.6	\$98.0	\$95.6	\$94.3	\$94.9	\$95.4	\$97.5	\$94.3
Other Loans	\$39.6	\$40.2	\$39.0	\$38.4	\$40.3	\$41.2	\$40.2	\$38.4
Total Loans	\$793.0	\$798.3	\$792.5	\$787.0	\$737.3	\$763.2	\$791.9	\$787.0

Loan Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	5.1%	5.0%	5.1%	5.2%	4.8%	4.9%	4.9%	5.2%
1-4 Family Real Estate	27.4%	27.5%	27.7%	27.8%	26.3%	27.2%	27.6%	27.8%
Multifamily Real Estate	6.3%	6.2%	6.3%	6.4%	5.9%	6.0%	6.3%	6.4%
Owner Occupied CRE	13.5%	13.6%	13.5%	13.5%	13.6%	13.5%	13.5%	13.5%
Non-Owner Occupied CRE	19.0%	19.0%	19.1%	18.9%	19.4%	18.9%	18.9%	18.9%
Construction, Land Development	8.5%	8.5%	8.4%	8.4%	9.1%	9.0%	8.5%	8.4%
Total Real Estate Loans	79.8%	79.8%	80.1%	80.1%	79.2%	79.5%	79.8%	80.1%
Agricultural Production	2.8%	2.9%	2.9%	3.0%	2.5%	2.6%	2.8%	3.0%
Commercial & Industrial Loans	12.4%	12.3%	12.1%	12.0%	12.9%	12.5%	12.3%	12.0%
Other Loans	5.0%	5.0%	4.9%	4.9%	5.5%	5.4%	5.1%	4.9%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)





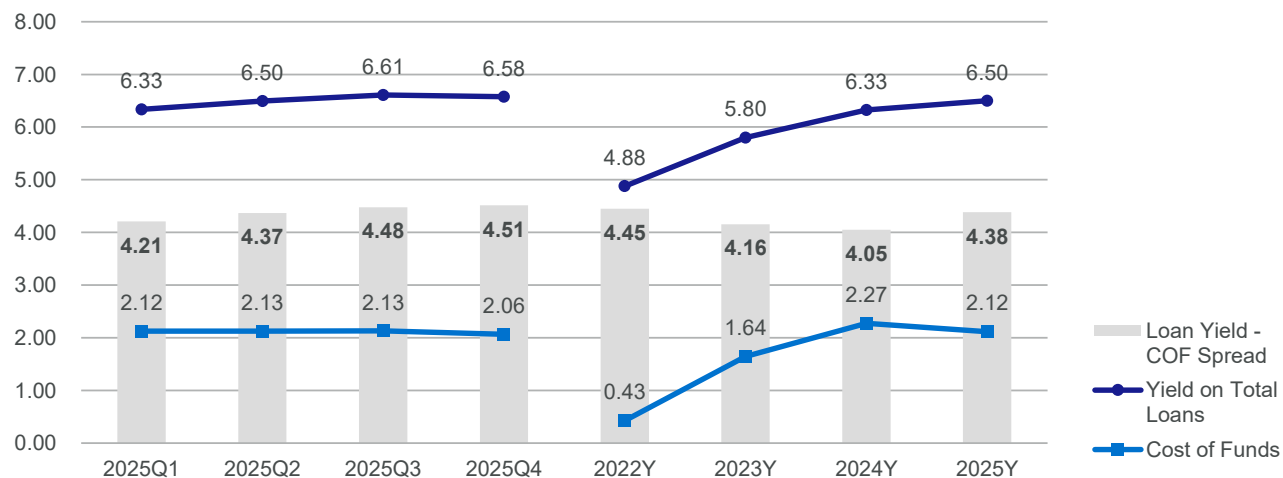
Appendix

Total Assets \$500 Million–\$2 Billion

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	11.1%	-0.3%	3.3%	5.3%	12.1%	4.9%	4.6%	4.9%
1-4 Family Real Estate	-3.5%	4.8%	0.7%	-2.6%	12.0%	6.9%	5.4%	-0.2%
Multifamily Real Estate	0.9%	-1.1%	0.0%	1.7%	8.6%	5.2%	9.7%	0.4%
Owner Occupied CRE	2.1%	3.5%	-4.2%	-3.2%	3.3%	2.9%	3.5%	-0.4%
Non-Owner Occupied CRE	2.3%	3.8%	-1.6%	-5.8%	6.7%	0.7%	3.6%	-0.3%
Construction, Land Development	-0.5%	0.2%	-7.9%	-3.1%	15.2%	2.1%	-1.5%	-2.8%
Total Real Estate Loans	0.4%	3.0%	-1.5%	-2.7%	9.2%	3.9%	4.1%	-0.2%
Agricultural Production	-2.2%	10.5%	3.0%	12.4%	11.5%	10.4%	12.2%	6.0%
Commercial & Industrial Loans	4.7%	-2.8%	-9.6%	-5.5%	-3.7%	0.5%	2.2%	-3.3%
Other Loans	-6.3%	6.5%	-12.1%	-6.7%	4.7%	2.1%	-2.3%	-4.6%
Total Loans	0.5%	2.7%	-2.9%	-2.8%	7.1%	3.5%	3.8%	-0.6%

Loan Yields / Funding Costs	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Yield on 1-4 Family RE	5.73	5.89	5.98	6.00	4.47	5.21	5.68	5.91
Yield on CRE	6.09	6.25	6.39	6.40	4.72	5.51	6.03	6.28
Yield on C&I	7.38	7.56	7.70	7.44	5.60	7.05	7.63	7.53
Yield on Total Loans	6.33	6.50	6.61	6.58	4.88	5.80	6.33	6.50
Cost of Int Bearing Trans Accts	1.57	1.60	1.65	1.55	0.39	1.33	1.72	1.59
Cost of Other Time Dep	4.02	3.95	3.89	3.84	0.95	3.18	4.28	3.92
Cost of CD > \$250K	4.15	4.00	3.91	3.75	1.08	3.49	4.41	3.95
Cost of Int Bearing Deposits	2.60	2.59	2.60	2.51	0.51	1.98	2.75	2.58
Cost of Funds	2.12	2.13	2.13	2.06	0.43	1.64	2.27	2.12
Loan Yield - COF Spread	4.21	4.37	4.48	4.51	4.45	4.16	4.05	4.38

Loan Yield & Cost of Funds (%)





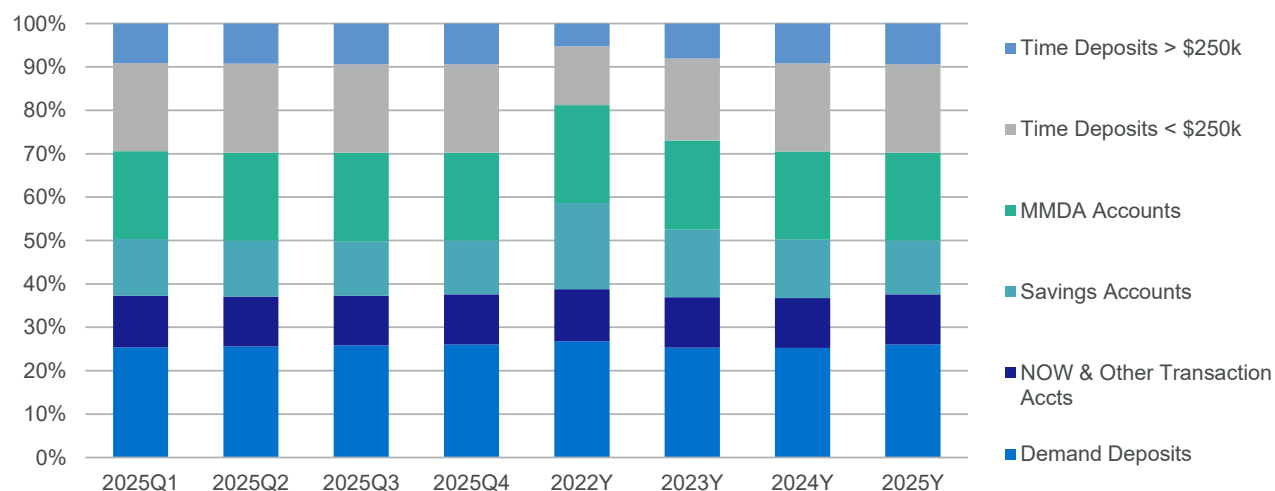
Appendix

Total Assets \$500 Million–\$2 Billion

Deposit Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	\$246.6	\$246.2	\$247.1	\$247.6	\$252.3	\$233.4	\$242.4	\$247.6
NOW & Other Transaction Accts	\$114.8	\$110.5	\$109.3	\$109.9	\$113.1	\$107.6	\$110.2	\$109.9
Savings Accounts	\$127.2	\$124.0	\$119.7	\$118.2	\$187.5	\$143.7	\$129.7	\$118.2
MMDA Accounts	\$196.5	\$195.4	\$195.8	\$192.7	\$212.5	\$189.3	\$194.3	\$192.7
Time Deposits < \$250k	\$196.9	\$197.4	\$194.9	\$193.7	\$127.8	\$174.5	\$195.5	\$193.7
Time Deposits > \$250k	\$88.6	\$89.0	\$89.7	\$89.1	\$49.5	\$74.6	\$87.8	\$89.1
Total Deposits	\$970.6	\$962.5	\$956.4	\$951.2	\$942.7	\$923.2	\$959.8	\$951.2
Memo: Total Brokered Deposits	\$50.1	\$50.2	\$47.8	\$47.4	\$31.0	\$46.8	\$50.3	\$47.4
Memo: Total Noninterest Bearing	\$211.1	\$208.9	\$207.2	\$203.7	\$254.1	\$217.2	\$211.1	\$203.7

Deposit Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	25.4%	25.6%	25.8%	26.0%	26.8%	25.3%	25.3%	26.0%
NOW & Other Transaction Accts	11.8%	11.5%	11.4%	11.5%	12.0%	11.7%	11.5%	11.5%
Savings Accounts	13.1%	12.9%	12.5%	12.4%	19.9%	15.6%	13.5%	12.4%
MMDA Accounts	20.2%	20.3%	20.5%	20.3%	22.5%	20.5%	20.2%	20.3%
Time Deposits < \$250k	20.3%	20.5%	20.4%	20.4%	13.6%	18.9%	20.4%	20.4%
Time Deposits > \$250k	9.1%	9.3%	9.4%	9.4%	5.3%	8.1%	9.2%	9.4%
Total Deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Memo: Total Brokered Deposits	5.2%	5.2%	5.0%	5.0%	3.3%	5.1%	5.2%	5.0%
Memo: Total Noninterest Bearing	21.7%	21.7%	21.7%	21.4%	27.0%	23.5%	22.0%	21.4%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	7.0%	-0.7%	1.5%	0.8%	3.7%	-7.5%	3.8%	2.2%
NOW & Other Transaction Accts	16.6%	-15.0%	-4.2%	2.1%	7.3%	-4.8%	2.4%	-0.3%
Savings Accounts	-7.7%	-9.8%	-14.0%	-5.0%	-10.8%	-23.3%	-9.8%	-8.8%
MMDA Accounts	4.7%	-2.4%	0.8%	-6.3%	-9.5%	-10.9%	2.6%	-0.8%
Time Deposits < \$250k	3.0%	0.9%	-5.2%	-2.3%	2.2%	36.6%	12.0%	-0.9%
Time Deposits > \$250k	3.4%	2.1%	3.0%	-2.7%	15.4%	50.6%	17.8%	1.4%
Total Deposits	4.5%	-3.3%	-2.5%	-2.2%	-2.0%	-2.1%	4.0%	-0.9%
Memo: Total Brokered Deposits	-1.6%	0.8%	-19.3%	-3.8%	61.7%	50.9%	7.5%	-5.9%
Memo: Total Noninterest Bearing	0.0%	-4.1%	-3.2%	-6.9%	-4.5%	-14.5%	-2.8%	-3.5%

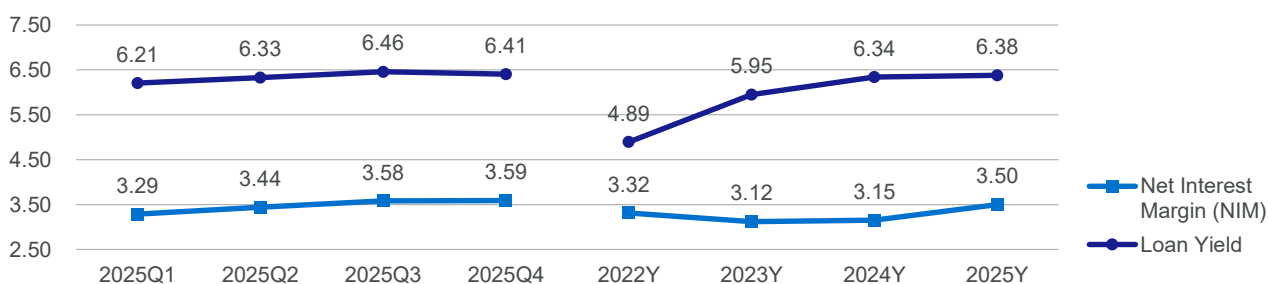


Appendix

Total Assets \$2 Billion–\$10 Billion

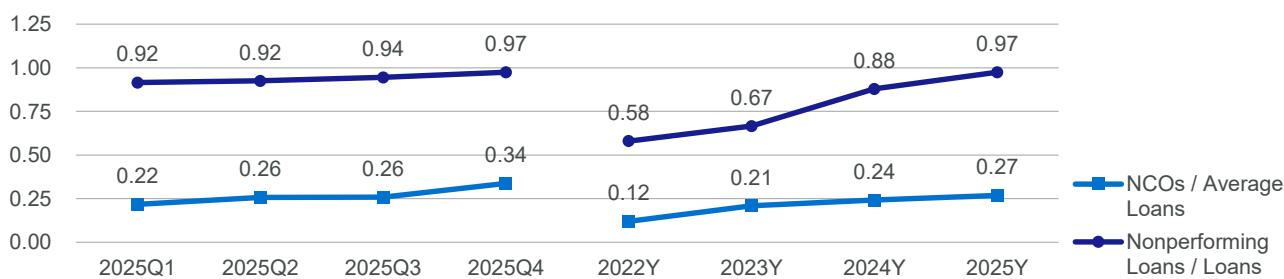
Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	(0.2)	5.8	(0.0)	13.4	14.2	6.5	5.3	4.8
Deposit Growth (Annualized)	6.0	0.2	2.5	10.1	2.9	1.8	5.9	4.8
Loans / Assets	74.5	75.3	74.6	74.7	72.0	74.1	74.8	74.7
Loans / Deposits	88.1	88.7	87.6	88.8	86.1	89.2	88.9	88.8
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	3.29	3.44	3.58	3.59	3.32	3.12	3.15	3.50
Loan Yield / Cost of Funds Spread	4.01	4.13	4.25	4.30	4.41	4.08	3.91	4.19
Loan Yield	6.21	6.33	6.46	6.41	4.89	5.95	6.34	6.38
Cost of Funds	2.20	2.20	2.21	2.11	0.48	1.87	2.43	2.19

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
30-89 PD Loans / Loans	0.47	0.39	0.38	0.47	0.32	0.38	0.42	0.47
90+ PD Loans / Loans	0.13	0.09	0.09	0.09	0.30	0.17	0.13	0.09
Nonaccrual Loans / Loans	<u>0.67</u>	<u>0.67</u>	<u>0.70</u>	<u>0.73</u>	<u>0.39</u>	<u>0.51</u>	<u>0.64</u>	<u>0.73</u>
Noncurrent Loans / Loans	0.80	0.77	0.78	0.82	0.69	0.68	0.77	0.82
Modified Loans / Loans	0.25	0.25	0.25	0.24	0.19	0.15	0.24	0.24
Nonperforming Loans / Loans	0.92	0.92	0.94	0.97	0.58	0.67	0.88	0.97
Nonperforming Assets / Assets	0.69	0.71	0.73	0.76	0.43	0.50	0.68	0.76
ACL / Loans	1.26	1.25	1.25	1.23	1.26	1.28	1.25	1.23
Provision Expense / Avg Assets	0.21	0.22	0.21	0.19	0.16	0.20	0.20	0.20
NCOs / Average Loans	0.22	0.26	0.26	0.34	0.12	0.21	0.24	0.27
# Companies Reporting NCOs	291	311	320	345	259	318	351	377

NPLs / Loans & NCOs / Average Loans (%)



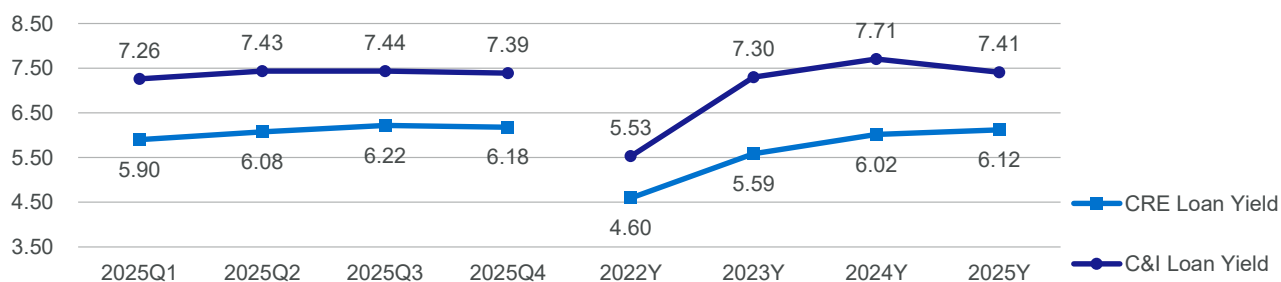


Appendix

Total Assets \$2 Billion–\$10 Billion

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	1.01	1.13	1.21	1.23	1.18	0.97	0.93	1.14
ROAE	10.20	11.21	11.97	11.69	12.99	10.63	9.95	11.37
Net Income Per FTE (\$000)	\$94.6	\$109.8	\$115.5	\$116.1	\$105.5	\$92.5	\$92.2	\$109.1
Noninterest Income / Avg Assets	0.60	0.63	0.63	0.65	0.64	0.61	0.64	0.64
Efficiency Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Efficiency Ratio (FTE)	60.5	58.1	56.8	57.4	57.3	60.9	61.8	58.2
Total Assets Per FTE (\$000)	\$9,144	\$9,118	\$9,281	\$9,299	\$8,558	\$8,769	\$9,071	\$9,299
Salary Expense Per FTE (\$000)	\$123.6	\$124.9	\$127.7	\$130.9	\$111.0	\$114.6	\$119.8	\$125.9
Noninterest Expense / Avg Assets	2.29	2.31	2.31	2.38	2.20	2.25	2.27	2.35
Capital Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Equity / Total Assets	10.29	10.39	10.65	10.62	9.32	9.80	10.08	10.62
Leverage Ratio	10.18	10.22	10.33	10.38	9.81	9.90	10.09	10.38
Total RB Capital Ratio	13.99	14.06	14.22	14.23	13.52	13.71	13.94	14.23
Liquidity Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
On-Hand Liquidity Ratio	13.2	12.7	13.5	13.1	15.2	11.6	12.7	13.1
Liquidity Ratio	14.9	15.0	15.0	14.9	17.4	13.7	14.1	14.9
Net Non-Core Funding Dep. Ratio	10.1	10.5	9.4	9.3	9.1	12.0	11.3	9.3
Reliance on Wholesale Funding	8.5	8.4	8.0	7.7	8.6	10.5	9.0	7.7
C&D / CRE Guidance Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
C&D Loans / Tier 1 Capital + ACL	47.0	45.7	45.4	45.1	47.3	50.6	48.5	45.1
# Companies > 100%	29	30	31	35	40	44	35	35
CRE Guidance Loans / Tier 1 Capital + ACL	235.5	231.6	229.1	230.9	226.6	237.5	237.4	230.9
# Companies > 300%	121	117	106	109	96	115	122	109
3-Year Growth (CRE Guid. Loans)	39.3	34.4	30.5	26.3	50.3	51.4	43.2	26.3
# Companies > 50%	154	130	105	94	197	212	177	94
Total # of Companies	433	435	435	446	406	421	429	446
CRE & C&I Loan Metrics	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
CRE Loan Yield	5.90	6.08	6.22	6.18	4.60	5.59	6.02	6.12
CRE Loan Growth (Annualized)	1.8	1.8	0.4	16.6	12.2	8.7	8.2	5.2
C&I Loan Yield	7.26	7.43	7.44	7.39	5.53	7.30	7.71	7.41
C&I Loan Growth (Annualized)	(5.7)	10.6	(6.1)	16.3	5.0	0.3	5.5	3.7

CRE & C&I Loan Yields (%)





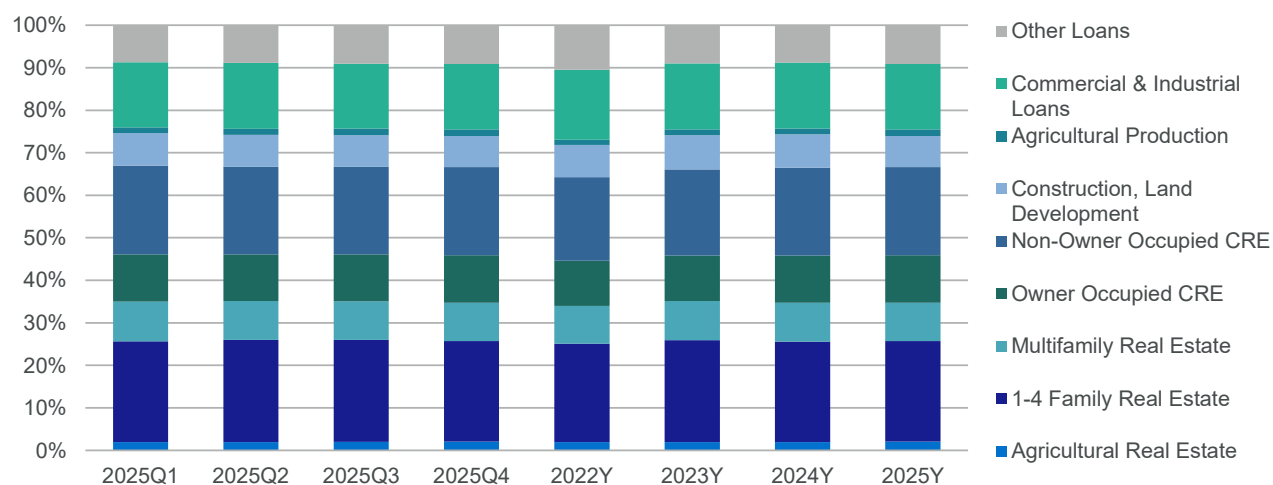
Appendix

Total Assets \$2 Billion–\$10 Billion

Loan Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	\$25.1	\$25.8	\$26.5	\$27.7	\$22.5	\$24.1	\$25.3	\$27.7
1-4 Family Real Estate	\$305.7	\$313.6	\$313.1	\$319.6	\$266.2	\$293.7	\$304.6	\$319.6
Multifamily Real Estate	\$120.7	\$119.6	\$118.6	\$122.0	\$101.9	\$113.0	\$118.3	\$122.0
Owner Occupied CRE	\$143.2	\$143.7	\$144.4	\$151.2	\$122.5	\$130.9	\$143.4	\$151.2
Non-Owner Occupied CRE	\$268.5	\$269.8	\$269.5	\$279.9	\$226.0	\$247.9	\$266.4	\$279.9
Construction, Land Development	\$98.8	\$97.7	\$97.8	\$99.6	\$87.8	\$99.3	\$100.6	\$99.6
Total Real Estate Loans	\$962.0	\$970.3	\$969.9	\$999.9	\$826.9	\$908.9	\$958.6	\$999.9
Agricultural Production	\$17.4	\$19.1	\$20.1	\$20.5	\$14.0	\$16.4	\$17.9	\$20.5
Commercial & Industrial Loans	\$197.7	\$202.7	\$199.6	\$207.8	\$189.2	\$189.8	\$200.5	\$207.8
Other Loans	\$112.3	\$115.8	\$118.2	\$123.6	\$120.4	\$110.3	\$112.9	\$123.6
Total Loans	\$1,289.3	\$1,307.9	\$1,307.9	\$1,351.7	\$1,150.5	\$1,225.3	\$1,289.9	\$1,351.7

Loan Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	1.9%	2.0%	2.0%	2.1%	2.0%	2.0%	2.0%	2.1%
1-4 Family Real Estate	23.7%	24.0%	23.9%	23.6%	23.1%	24.0%	23.6%	23.6%
Multifamily Real Estate	9.4%	9.1%	9.1%	9.0%	8.9%	9.2%	9.2%	9.0%
Owner Occupied CRE	11.1%	11.0%	11.0%	11.2%	10.6%	10.7%	11.1%	11.2%
Non-Owner Occupied CRE	20.8%	20.6%	20.6%	20.7%	19.6%	20.2%	20.7%	20.7%
Construction, Land Development	7.7%	7.5%	7.5%	7.4%	7.6%	8.1%	7.8%	7.4%
Total Real Estate Loans	74.6%	74.2%	74.2%	74.0%	71.9%	74.2%	74.3%	74.0%
Agricultural Production	1.3%	1.5%	1.5%	1.5%	1.2%	1.3%	1.4%	1.5%
Commercial & Industrial Loans	15.3%	15.5%	15.3%	15.4%	16.4%	15.5%	15.5%	15.4%
Other Loans	8.7%	8.9%	9.0%	9.1%	10.5%	9.0%	8.8%	9.1%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)





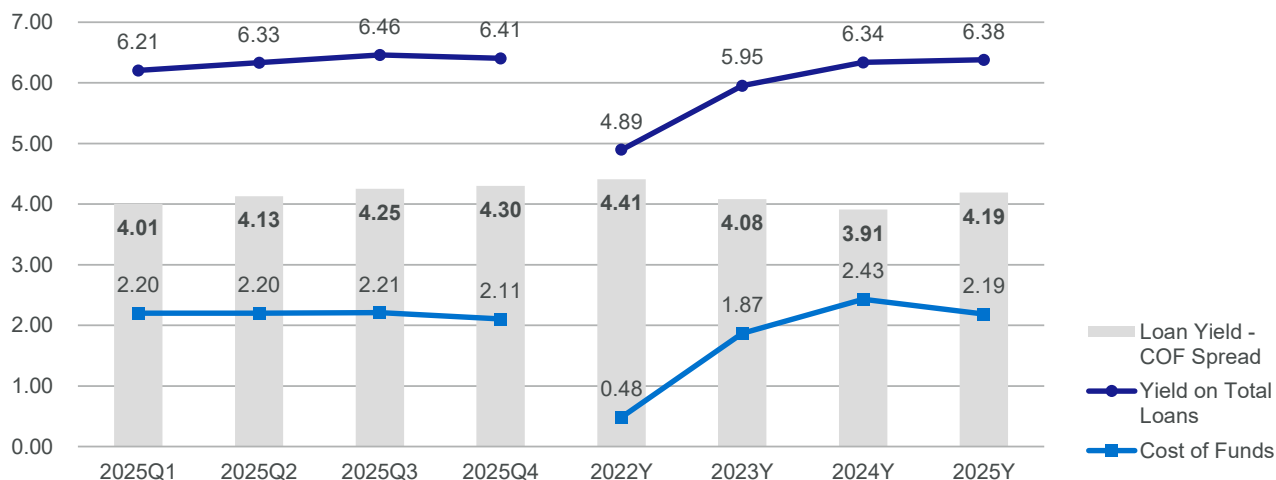
Appendix

Total Assets \$2 Billion–\$10 Billion

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	-3.3%	11.6%	10.3%	18.4%	13.8%	7.0%	5.0%	9.5%
1-4 Family Real Estate	1.4%	10.3%	-0.7%	8.2%	16.9%	10.3%	3.7%	4.9%
Multifamily Real Estate	8.1%	-3.5%	-3.6%	11.4%	22.5%	10.8%	4.7%	3.1%
Owner Occupied CRE	-0.6%	1.5%	2.0%	18.7%	10.4%	6.9%	9.6%	5.4%
Non-Owner Occupied CRE	3.1%	2.0%	-0.4%	15.5%	13.2%	9.7%	7.5%	5.1%
Construction, Land Development	-6.9%	-4.9%	0.6%	7.2%	22.4%	13.0%	1.3%	-1.0%
Total Real Estate Loans	1.4%	3.4%	-0.2%	12.4%	16.0%	9.9%	5.5%	4.3%
Agricultural Production	-11.3%	40.7%	21.1%	6.8%	4.9%	16.7%	9.2%	14.6%
Commercial & Industrial Loans	-5.6%	10.1%	-6.0%	16.3%	4.9%	0.3%	5.6%	3.6%
Other Loans	-2.1%	12.4%	8.2%	18.1%	19.3%	-8.4%	2.4%	9.4%
Total Loans	-0.2%	5.8%	0.0%	13.4%	14.2%	6.5%	5.3%	4.8%

Loan Yields / Funding Costs	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Yield on 1-4 Family RE	5.35	5.44	5.53	5.53	4.11	4.84	5.32	5.47
Yield on CRE	5.90	6.08	6.22	6.18	4.60	5.59	6.02	6.12
Yield on C&I	7.26	7.43	7.44	7.39	5.53	7.30	7.71	7.41
Yield on Total Loans	6.21	6.33	6.46	6.41	4.89	5.95	6.34	6.38
Cost of Int Bearing Trans Accts	2.12	2.20	2.17	2.04	0.61	2.04	2.45	2.14
Cost of Other Time Dep	3.99	3.93	3.89	3.81	1.02	3.44	4.35	3.91
Cost of CD > \$250K	4.15	3.99	3.92	3.78	1.14	3.62	4.51	3.96
Cost of Int Bearing Deposits	2.70	2.70	2.71	2.59	0.56	2.25	2.96	2.69
Cost of Funds	2.20	2.20	2.21	2.11	0.48	1.87	2.43	2.19
Loan Yield - COF Spread	4.01	4.13	4.25	4.30	4.41	4.08	3.91	4.19

Loan Yield & Cost of Funds (%)





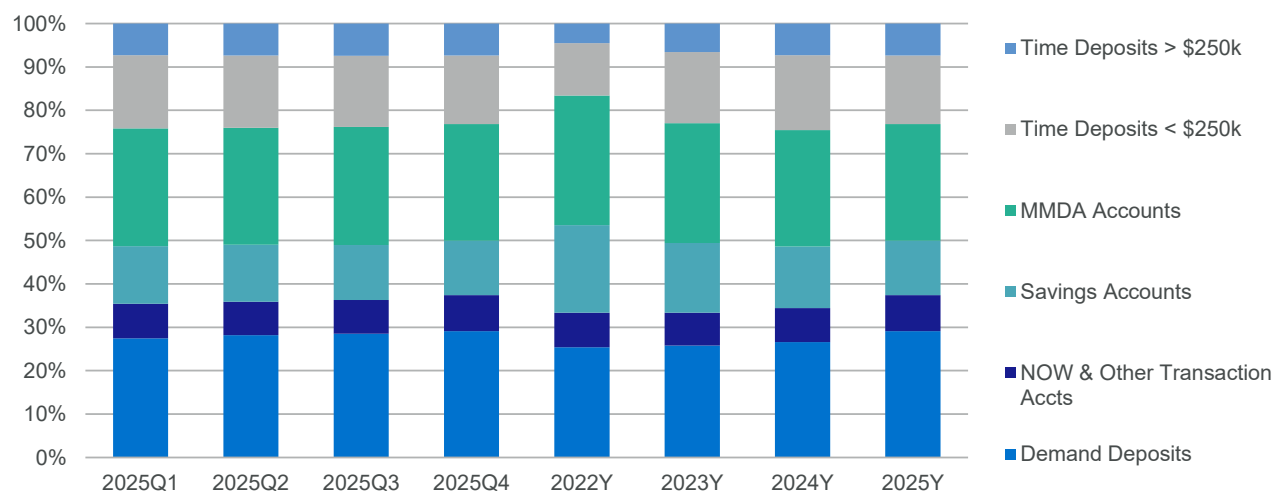
Appendix

Total Assets \$2 Billion–\$10 Billion

Deposit Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	\$417.2	\$428.7	\$437.0	\$456.8	\$352.6	\$364.9	\$398.2	\$456.8
NOW & Other Transaction Accts	\$121.9	\$117.3	\$118.3	\$130.3	\$111.0	\$107.4	\$117.5	\$130.3
Savings Accounts	\$201.9	\$200.5	\$194.3	\$196.9	\$280.2	\$227.3	\$213.0	\$196.9
MMDA Accounts	\$412.3	\$410.0	\$417.3	\$422.4	\$414.4	\$390.3	\$402.3	\$422.4
Time Deposits < \$250k	\$256.9	\$253.5	\$250.9	\$247.8	\$168.5	\$232.3	\$257.9	\$247.8
Time Deposits > \$250k	\$110.6	\$111.6	\$113.6	\$115.6	\$62.3	\$92.5	\$109.7	\$115.6
Total Deposits	\$1,523.3	\$1,524.2	\$1,533.8	\$1,572.4	\$1,391.4	\$1,416.6	\$1,500.8	\$1,572.4
Memo: Total Brokered Deposits	\$108.1	\$102.3	\$97.9	\$97.1	\$84.3	\$103.5	\$108.9	\$97.1
Memo: Total Noninterest Bearing	\$346.1	\$346.3	\$346.6	\$357.5	\$392.3	\$342.6	\$341.2	\$357.5

Deposit Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	27.4%	28.1%	28.5%	29.1%	25.3%	25.8%	26.5%	29.1%
NOW & Other Transaction Accts	8.0%	7.7%	7.7%	8.3%	8.0%	7.6%	7.8%	8.3%
Savings Accounts	13.3%	13.2%	12.7%	12.5%	20.1%	16.0%	14.2%	12.5%
MMDA Accounts	27.1%	26.9%	27.2%	26.9%	29.8%	27.6%	26.8%	26.9%
Time Deposits < \$250k	16.9%	16.6%	16.4%	15.8%	12.1%	16.4%	17.2%	15.8%
Time Deposits > \$250k	7.3%	7.3%	7.4%	7.4%	4.5%	6.5%	7.3%	7.4%
Total Deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Memo: Total Brokered Deposits	7.1%	6.7%	6.4%	6.2%	6.1%	7.3%	7.3%	6.2%
Memo: Total Noninterest Bearing	22.7%	22.7%	22.6%	22.7%	28.2%	24.2%	22.7%	22.7%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	19.1%	11.0%	7.8%	18.1%	8.4%	3.5%	9.1%	14.7%
NOW & Other Transaction Accts	14.9%	-15.2%	3.3%	40.6%	11.3%	-3.3%	9.4%	10.8%
Savings Accounts	-20.9%	-2.8%	-12.4%	5.3%	-0.1%	-18.9%	-6.3%	-7.6%
MMDA Accounts	9.9%	-2.2%	7.1%	4.9%	-10.3%	-5.8%	3.1%	5.0%
Time Deposits < \$250k	-1.5%	-5.3%	-4.0%	-5.0%	27.6%	37.8%	11.0%	-3.9%
Time Deposits > \$250k	3.4%	3.4%	7.2%	7.1%	21.4%	48.5%	18.6%	5.4%
Total Deposits	6.0%	0.2%	2.5%	10.1%	2.9%	1.8%	5.9%	4.8%
Memo: Total Brokered Deposits	-2.9%	-21.3%	-17.5%	-3.0%	90.5%	22.8%	5.2%	-10.8%
Memo: Total Noninterest Bearing	5.8%	0.3%	0.4%	12.6%	-1.0%	-12.7%	-0.4%	4.8%

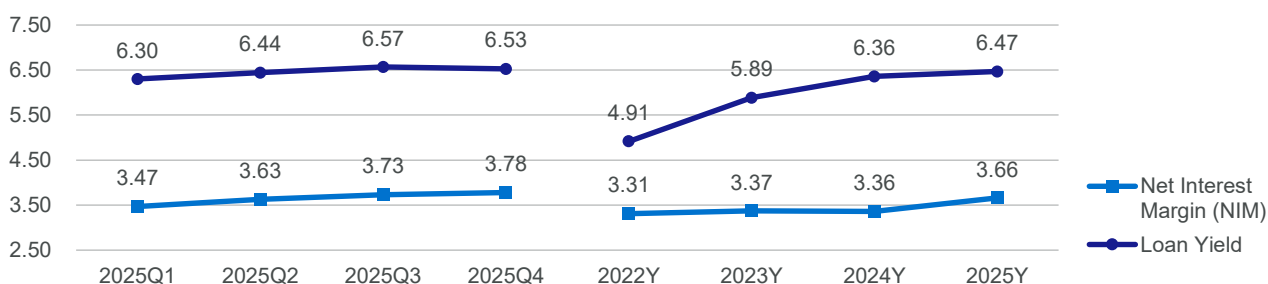


Appendix

Total Assets <\$10 Billion

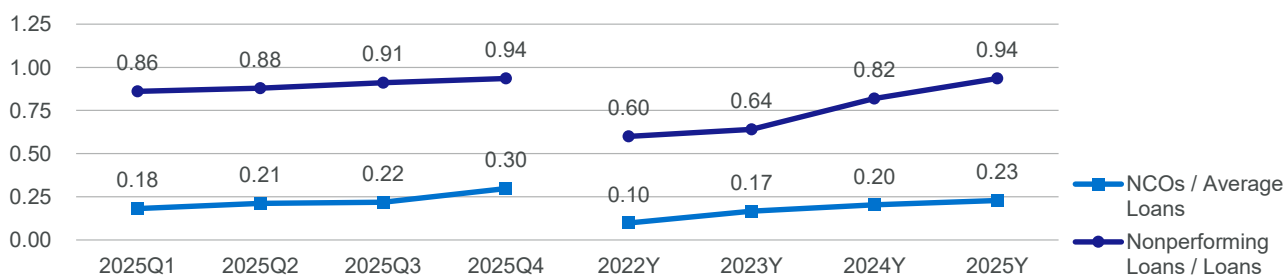
Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	(1.1)	4.0	(0.9)	5.8	9.7	4.6	3.8	1.9
Deposit Growth (Annualized)	4.0	(1.9)	0.2	4.0	(0.2)	(0.7)	3.9	1.6
Loans / Assets	67.8	68.6	68.5	68.8	63.5	66.7	68.3	68.8
Loans / Deposits	79.0	80.5	80.6	80.9	73.3	78.8	79.8	80.9
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	3.47	3.63	3.73	3.78	3.31	3.37	3.36	3.66
Loan Yield / Cost of Funds Spread	4.16	4.31	4.42	4.46	4.46	4.17	4.04	4.34
Loan Yield	6.30	6.44	6.57	6.53	4.91	5.89	6.36	6.47
Cost of Funds	2.14	2.14	2.15	2.06	0.45	1.72	2.32	2.13

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
30-89 PD Loans / Loans	0.58	0.49	0.46	0.55	0.37	0.44	0.51	0.55
90+ PD Loans / Loans	0.11	0.10	0.09	0.09	0.19	0.12	0.11	0.09
Nonaccrual Loans / Loans	<u>0.65</u>	<u>0.66</u>	<u>0.69</u>	<u>0.72</u>	<u>0.40</u>	<u>0.49</u>	<u>0.61</u>	<u>0.72</u>
Noncurrent Loans / Loans	0.76	0.76	0.79	0.81	0.58	0.61	0.72	0.81
Modified Loans / Loans	0.21	0.22	0.22	0.21	0.20	0.16	0.20	0.21
Nonperforming Loans / Loans	0.86	0.88	0.91	0.94	0.60	0.64	0.82	0.94
Nonperforming Assets / Assets	0.64	0.67	0.70	0.72	0.43	0.47	0.62	0.72
ACL / Loans	1.26	1.25	1.25	1.24	1.26	1.28	1.25	1.24
Provision Expense / Avg Assets	0.17	0.19	0.19	0.21	0.13	0.16	0.17	0.19
NCOs / Average Loans	0.18	0.21	0.22	0.30	0.10	0.17	0.20	0.23
# Companies Reporting NCOs	1,934	2,011	2,040	2,249	2,139	2,424	2,618	2,675

NPLs / Loans & NCOs / Average Loans (%)



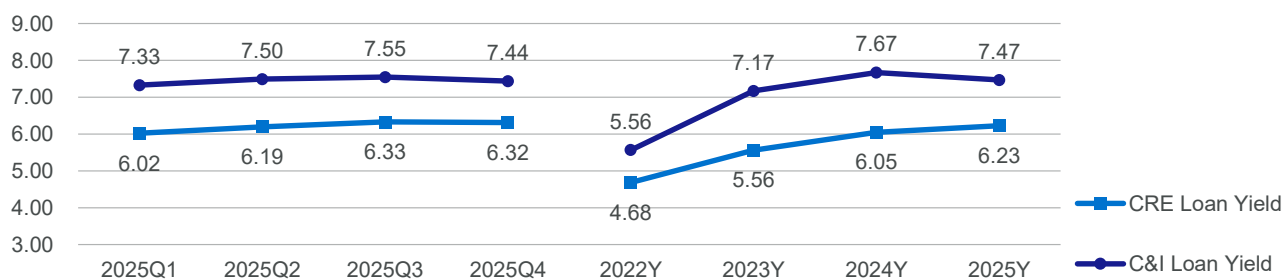


Appendix

Total Assets <\$10 Billion

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	0.95	1.07	1.12	1.07	0.97	0.91	0.88	1.04
ROAE	9.89	10.87	11.19	10.42	11.03	10.40	9.35	10.50
Net Income Per FTE (\$000)	\$84.5	\$96.3	\$102.0	\$99.1	\$86.1	\$78.8	\$80.0	\$94.7
Noninterest Income / Avg Assets	0.39	0.42	0.43	0.42	0.45	0.44	0.43	0.43
Efficiency Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Efficiency Ratio (FTE)	65.6	62.9	61.9	63.8	64.6	66.1	67.5	63.5
Total Assets Per FTE (\$000)	\$7,802	\$7,767	\$7,893	\$7,970	\$7,209	\$7,463	\$7,706	\$7,970
Salary Expense Per FTE (\$000)	\$114.2	\$115.0	\$117.4	\$121.6	\$101.4	\$105.7	\$110.5	\$116.2
Noninterest Expense / Avg Assets	2.52	2.53	2.55	2.66	2.42	2.50	2.53	2.58
Capital Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Equity / Total Assets	9.85	10.06	10.35	10.36	8.89	9.45	9.65	10.36
Leverage Ratio	10.75	10.84	10.91	10.83	10.29	10.57	10.64	10.83
Total RB Capital Ratio	15.51	15.51	15.64	15.60	15.34	15.26	15.46	15.60
Liquidity Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
On-Hand Liquidity Ratio	18.8	18.1	18.5	18.3	22.3	17.7	18.0	18.3
Liquidity Ratio	20.9	20.1	20.4	20.3	25.1	20.3	20.0	20.3
Net Non-Core Funding Dep. Ratio	4.2	5.3	5.1	4.9	1.7	6.1	5.4	4.9
Reliance on Wholesale Funding	3.7	3.9	3.7	3.5	3.1	5.8	4.5	3.5
C&D / CRE Guidance Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
C&D Loans / Tier 1 Capital + ACL	46.0	45.2	44.6	44.5	47.4	48.9	47.0	44.5
# Companies > 100%	276	282	264	268	375	351	296	268
CRE Guidance Loans / Tier 1 Capital + ACL	204.3	202.3	200.4	201.8	199.5	205.0	205.7	201.8
# Companies > 300%	410	407	386	387	428	424	410	387
3-Year Growth (CRE Guid. Loans)	38.3	33.8	29.6	26.1	50.6	50.8	41.5	26.1
# Companies > 50%	1,413	1,258	1,161	1,061	1,856	1,851	1,532	1,061
Total # of Companies	4,265	4,228	4,186	4,142	4,505	4,388	4,289	4,142
CRE & C&I Loan Metrics	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
CRE Loan Yield	6.02	6.19	6.33	6.32	4.68	5.56	6.05	6.23
CRE Loan Growth (Annualized)	0.8	2.0	(0.5)	7.2	8.1	4.8	5.3	2.4
C&I Loan Yield	7.33	7.50	7.55	7.44	5.56	7.17	7.67	7.47
C&I Loan Growth (Annualized)	(2.8)	5.2	(7.1)	7.4	0.8	0.1	3.5	0.6

CRE & C&I Loan Yields (%)





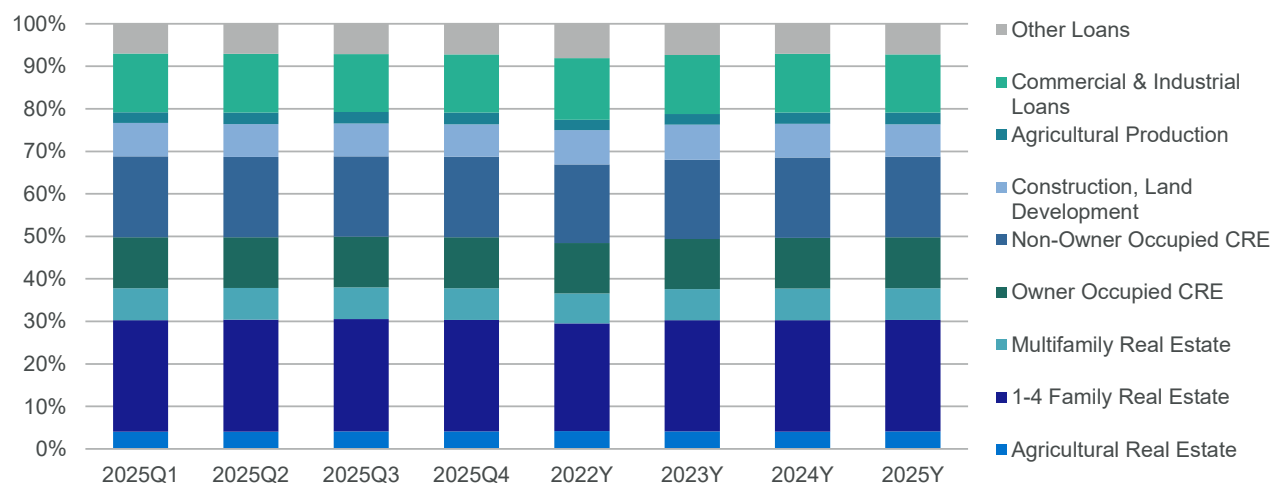
Appendix

Total Assets <\$10 Billion

Loan Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	\$98.9	\$99.8	\$100.6	\$101.9	\$93.8	\$96.5	\$98.8	\$101.9
1-4 Family Real Estate	\$638.6	\$649.8	\$650.4	\$654.5	\$570.8	\$617.1	\$640.6	\$654.5
Multifamily Real Estate	\$184.6	\$183.4	\$182.1	\$185.3	\$159.2	\$172.4	\$182.1	\$185.3
Owner Occupied CRE	\$291.6	\$293.2	\$292.9	\$298.5	\$266.5	\$276.7	\$292.0	\$298.5
Non-Owner Occupied CRE	\$463.6	\$465.9	\$465.3	\$473.3	\$416.6	\$439.0	\$461.7	\$473.3
Construction, Land Development	\$191.6	\$190.2	\$188.8	\$189.9	\$182.2	\$194.6	\$194.2	\$189.9
Total Real Estate Loans	\$1,869.1	\$1,882.4	\$1,880.1	\$1,903.4	\$1,689.1	\$1,796.3	\$1,869.4	\$1,903.4
Agricultural Production	\$62.1	\$65.2	\$66.8	\$68.2	\$54.8	\$59.6	\$64.2	\$68.2
Commercial & Industrial Loans	\$336.3	\$340.5	\$334.4	\$340.6	\$326.6	\$327.0	\$338.6	\$340.6
Other Loans	\$171.2	\$174.8	\$175.9	\$180.4	\$182.0	\$172.6	\$172.9	\$180.4
Total Loans	\$2,438.7	\$2,462.8	\$2,457.2	\$2,492.6	\$2,252.5	\$2,355.5	\$2,445.1	\$2,492.6

Loan Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	4.1%	4.1%	4.1%	4.1%	4.2%	4.1%	4.0%	4.1%
1-4 Family Real Estate	26.2%	26.4%	26.5%	26.3%	25.3%	26.2%	26.2%	26.3%
Multifamily Real Estate	7.6%	7.4%	7.4%	7.4%	7.1%	7.3%	7.4%	7.4%
Owner Occupied CRE	12.0%	11.9%	11.9%	12.0%	11.8%	11.7%	11.9%	12.0%
Non-Owner Occupied CRE	19.0%	18.9%	18.9%	19.0%	18.5%	18.6%	18.9%	19.0%
Construction, Land Development	7.9%	7.7%	7.7%	7.6%	8.1%	8.3%	7.9%	7.6%
Total Real Estate Loans	76.6%	76.4%	76.5%	76.4%	75.0%	76.3%	76.5%	76.4%
Agricultural Production	2.5%	2.6%	2.7%	2.7%	2.4%	2.5%	2.6%	2.7%
Commercial & Industrial Loans	13.8%	13.8%	13.6%	13.7%	14.5%	13.9%	13.8%	13.7%
Other Loans	7.0%	7.1%	7.2%	7.2%	8.1%	7.3%	7.1%	7.2%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)





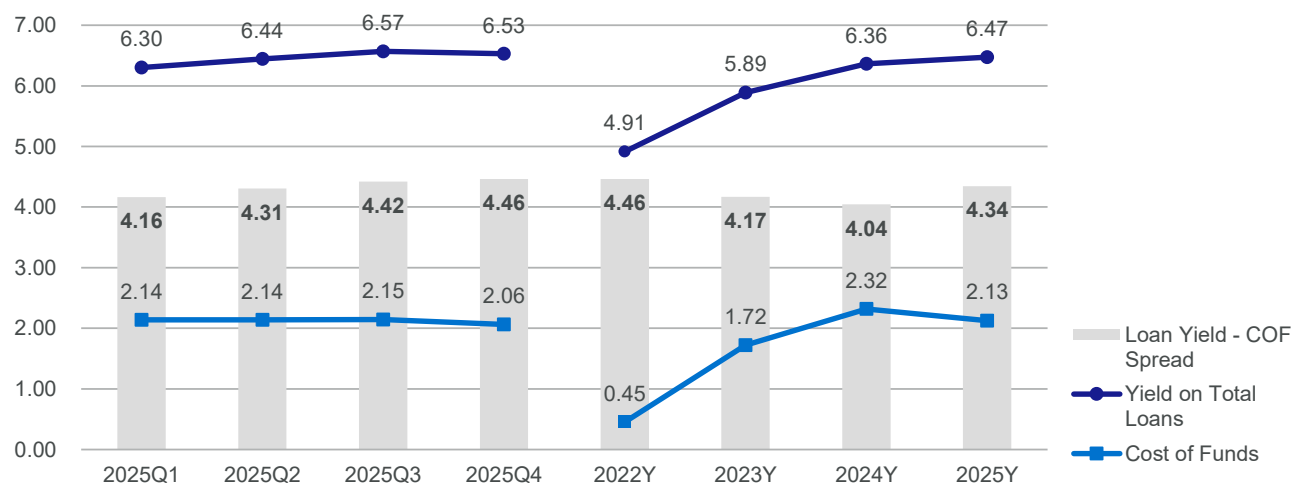
Appendix

Total Assets <\$10 Billion

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	0.2%	3.9%	3.1%	5.3%	7.5%	2.9%	2.4%	3.1%
1-4 Family Real Estate	-1.2%	7.0%	0.4%	2.5%	12.9%	8.1%	3.8%	2.2%
Multifamily Real Estate	5.6%	-2.6%	-2.9%	6.9%	16.8%	8.3%	5.6%	1.8%
Owner Occupied CRE	-0.5%	2.2%	-0.4%	7.6%	5.8%	3.9%	5.5%	2.2%
Non-Owner Occupied CRE	1.7%	2.0%	-0.5%	6.9%	9.6%	5.4%	5.2%	2.5%
Construction, Land Development	-5.3%	-2.9%	-3.1%	2.4%	17.7%	6.8%	-0.2%	-2.2%
Total Real Estate Loans	-0.1%	2.9%	-0.5%	5.0%	11.4%	6.3%	4.1%	1.8%
Agricultural Production	-12.8%	19.8%	10.1%	8.4%	2.9%	8.9%	7.6%	6.3%
Commercial & Industrial Loans	-2.7%	4.9%	-7.1%	7.4%	0.8%	0.1%	3.6%	0.6%
Other Loans	-4.0%	8.4%	2.5%	10.3%	13.8%	-5.2%	0.2%	4.3%
Total Loans	-1.1%	4.0%	-0.9%	5.8%	9.7%	4.6%	3.8%	1.9%

Loan Yields / Funding Costs	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Yield on 1-4 Family RE	5.61	5.73	5.83	5.83	4.36	5.07	5.56	5.75
Yield on CRE	6.02	6.19	6.33	6.32	4.68	5.56	6.05	6.23
Yield on C&I	7.33	7.50	7.55	7.44	5.56	7.17	7.67	7.47
Yield on Total Loans	6.30	6.44	6.57	6.53	4.91	5.89	6.36	6.47
Cost of Int Bearing Trans Accts	1.76	1.82	1.83	1.73	0.46	1.57	1.96	1.79
Cost of Other Time Dep	3.99	3.93	3.88	3.81	0.98	3.23	4.27	3.90
Cost of CD > \$250K	4.14	3.99	3.91	3.77	1.11	3.51	4.44	3.95
Cost of Int Bearing Deposits	2.62	2.62	2.63	2.53	0.54	2.07	2.82	2.61
Cost of Funds	2.14	2.14	2.15	2.06	0.45	1.72	2.32	2.13
Loan Yield - COF Spread	4.16	4.31	4.42	4.46	4.46	4.17	4.04	4.34

Loan Yield & Cost of Funds (%)





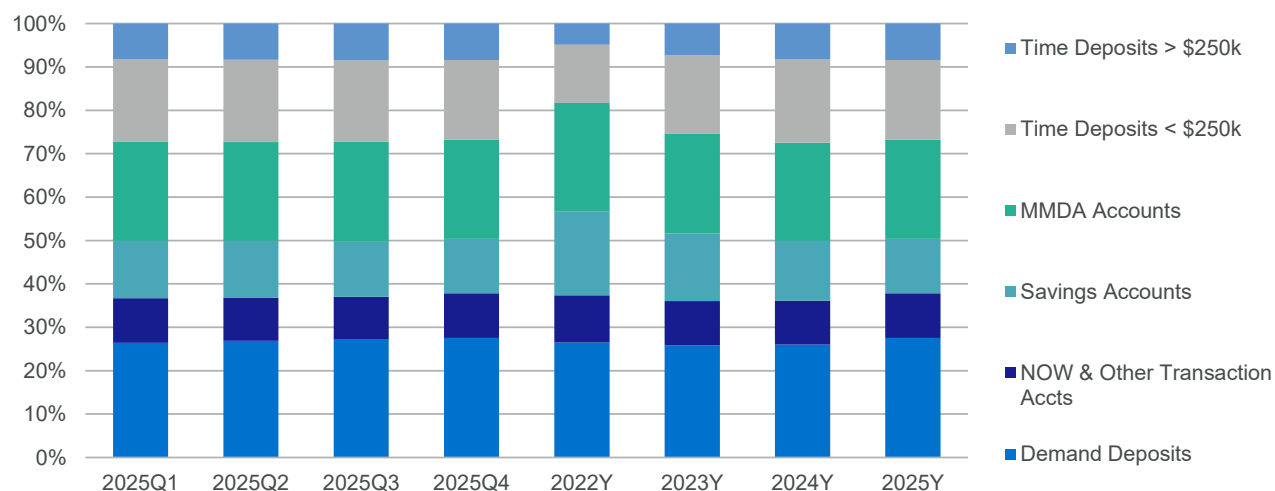
Appendix

Total Assets <\$10 Billion

Deposit Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	\$784.8	\$794.1	\$802.8	\$822.7	\$754.8	\$729.3	\$763.5	\$822.7
NOW & Other Transaction Accts	\$304.6	\$293.4	\$291.7	\$305.8	\$308.7	\$289.8	\$296.8	\$305.8
Savings Accounts	\$391.4	\$385.4	\$373.9	\$374.1	\$552.1	\$440.4	\$405.4	\$374.1
MMDA Accounts	\$678.3	\$673.3	\$681.3	\$682.1	\$711.1	\$652.0	\$665.6	\$682.1
Time Deposits < \$250k	\$563.0	\$559.9	\$554.5	\$547.7	\$381.1	\$509.2	\$563.3	\$547.7
Time Deposits > \$250k	\$244.6	\$246.4	\$249.7	\$250.7	\$140.0	\$206.8	\$243.0	\$250.7
Total Deposits	\$2,969.1	\$2,955.1	\$2,956.3	\$2,985.7	\$2,850.2	\$2,829.4	\$2,939.7	\$2,985.7
Memo: Total Brokered Deposits	\$173.8	\$167.7	\$161.0	\$158.9	\$125.9	\$164.7	\$175.2	\$158.9
Memo: Total Noninterest Bearing	\$663.3	\$659.6	\$657.8	\$665.1	\$784.2	\$678.5	\$660.8	\$665.1

Deposit Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	26.4%	26.9%	27.2%	27.6%	26.5%	25.8%	26.0%	27.6%
NOW & Other Transaction Accts	10.3%	9.9%	9.9%	10.2%	10.8%	10.2%	10.1%	10.2%
Savings Accounts	13.2%	13.0%	12.6%	12.5%	19.4%	15.6%	13.8%	12.5%
MMDA Accounts	22.8%	22.8%	23.0%	22.8%	24.9%	23.0%	22.6%	22.8%
Time Deposits < \$250k	19.0%	18.9%	18.8%	18.3%	13.4%	18.0%	19.2%	18.3%
Time Deposits > \$250k	8.2%	8.3%	8.4%	8.4%	4.9%	7.3%	8.3%	8.4%
Total Deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Memo: Total Brokered Deposits	5.9%	5.7%	5.4%	5.3%	4.4%	5.8%	6.0%	5.3%
Memo: Total Noninterest Bearing	22.3%	22.3%	22.3%	22.3%	27.5%	24.0%	22.5%	22.3%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	11.1%	4.8%	4.4%	9.9%	4.6%	-3.4%	4.7%	7.7%
NOW & Other Transaction Accts	10.5%	-14.8%	-2.3%	19.4%	5.5%	-6.1%	2.4%	3.0%
Savings Accounts	-13.8%	-6.1%	-11.9%	0.2%	-5.0%	-20.2%	-8.0%	-7.7%
MMDA Accounts	7.6%	-3.0%	4.8%	0.5%	-9.8%	-8.3%	2.1%	2.5%
Time Deposits < \$250k	-0.2%	-2.2%	-3.9%	-4.9%	9.1%	33.6%	10.6%	-2.8%
Time Deposits > \$250k	2.7%	3.0%	5.3%	1.6%	16.0%	47.7%	17.5%	3.2%
Total Deposits	4.0%	-1.9%	0.2%	4.0%	-0.2%	-0.7%	3.9%	1.6%
Memo: Total Brokered Deposits	-3.2%	-13.9%	-16.1%	-5.2%	75.6%	30.8%	6.4%	-9.3%
Memo: Total Noninterest Bearing	1.6%	-2.3%	-1.1%	4.4%	-2.7%	-13.5%	-2.6%	0.7%

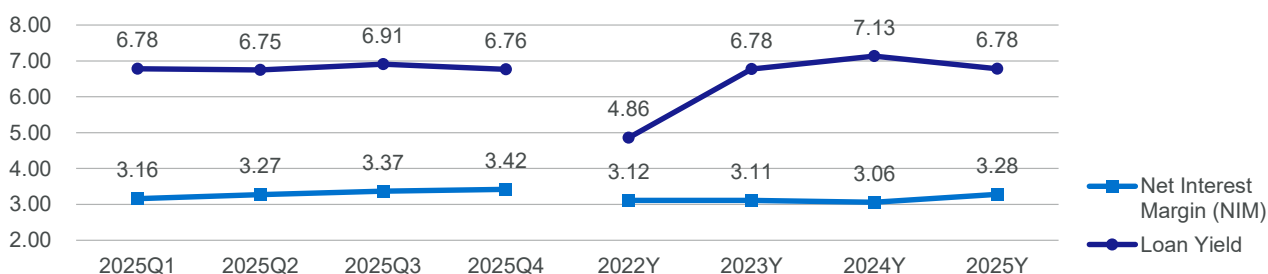


Appendix

Total Assets >\$10 Billion

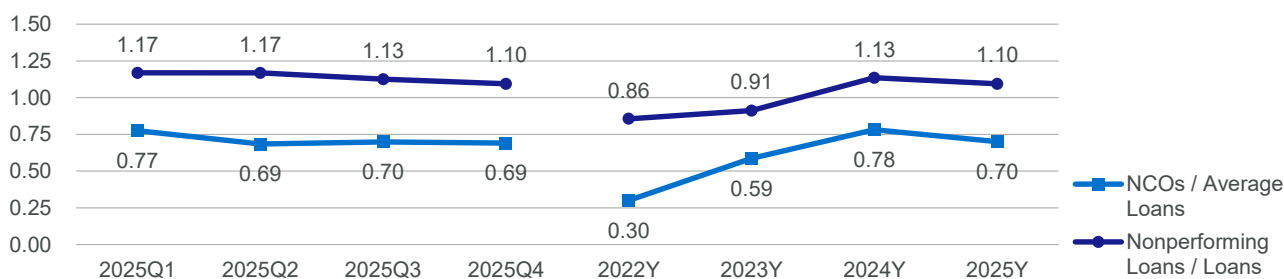
Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	2.6	9.1	6.2	8.6	8.4	1.3	1.8	6.8
Deposit Growth (Annualized)	5.6	5.1	2.0	7.0	(3.0)	(2.2)	1.8	5.0
Loans / Assets	67.9	68.6	68.4	68.7	66.6	67.3	67.8	68.7
Loans / Deposits	82.6	83.6	82.6	82.0	81.0	82.6	82.1	82.0
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	3.16	3.27	3.37	3.42	3.12	3.11	3.06	3.28
Loan Yield / Cost of Funds Spread	4.50	4.46	4.59	4.57	4.34	4.65	4.52	4.51
Loan Yield	6.78	6.75	6.91	6.76	4.86	6.78	7.13	6.78
Cost of Funds	2.29	2.29	2.32	2.19	0.52	2.12	2.62	2.27

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
30-89 PD Loans / Loans	0.60	0.55	0.55	0.60	0.59	0.64	0.64	0.60
90+ PD Loans / Loans	0.35	0.32	0.32	0.34	0.31	0.33	0.36	0.34
Nonaccrual Loans / Loans	<u>0.69</u>	<u>0.68</u>	<u>0.68</u>	<u>0.66</u>	<u>0.46</u>	<u>0.59</u>	<u>0.69</u>	<u>0.66</u>
Noncurrent Loans / Loans	1.04	1.01	0.99	1.00	0.77	0.92	1.05	1.00
Modified Loans / Loans	0.48	0.49	0.45	0.43	0.40	0.32	0.44	0.43
Nonperforming Loans / Loans	1.17	1.17	1.13	1.10	0.86	0.91	1.13	1.10
Nonperforming Assets / Assets	0.59	0.59	0.58	0.57	0.43	0.47	0.58	0.57
ACL / Loans	1.85	1.81	1.79	1.73	1.66	1.85	1.86	1.73
Provision Expense / Avg Assets	0.39	0.49	0.34	0.30	0.22	0.39	0.40	0.37
NCOs / Average Loans	0.77	0.69	0.70	0.69	0.30	0.59	0.78	0.70
# Companies Reporting NCOs	132	132	130	132	118	137	142	134

NPLs / Loans & NCOs / Average Loans (%)



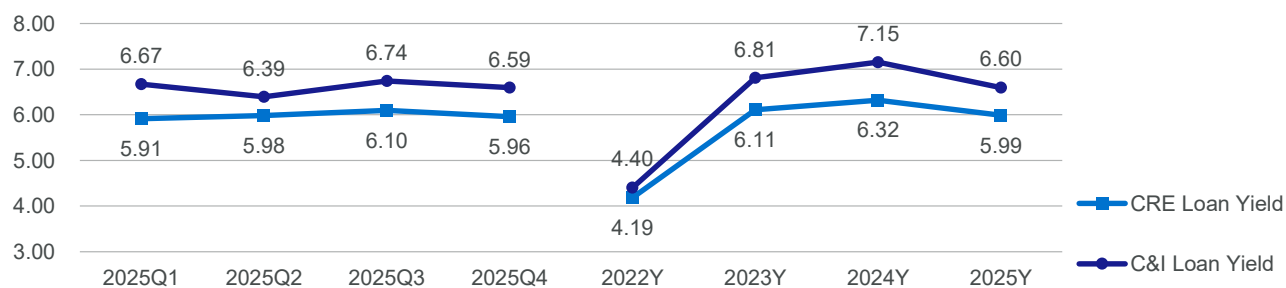


Appendix

Total Assets >\$10 Billion

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	1.03	1.11	1.20	1.25	1.14	0.96	0.98	1.11
ROAE	9.54	10.27	10.84	11.18	11.25	9.74	9.31	10.29
Net Income Per FTE (\$000)	\$149.0	\$145.3	\$167.7	\$164.3	\$131.6	\$131.9	\$142.5	\$156.2
Noninterest Income / Avg Assets	0.68	0.74	0.74	0.75	0.67	0.64	0.70	0.73
Efficiency Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Efficiency Ratio (FTE)	57.3	55.9	54.9	54.7	54.2	57.2	57.8	55.6
Total Assets Per FTE (\$000)	\$12,966	\$13,252	\$13,386	\$13,454	\$12,094	\$12,393	\$12,795	\$13,454
Salary Expense Per FTE (\$000)	\$151.1	\$148.4	\$150.5	\$151.4	\$128.9	\$139.6	\$143.7	\$150.2
Noninterest Expense / Avg Assets	2.19	2.23	2.28	2.28	2.03	2.25	2.18	2.25
Capital Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Equity / Total Assets	10.99	11.18	11.21	11.16	9.84	10.27	10.91	11.16
Leverage Ratio	9.91	10.05	9.99	9.81	9.45	9.59	9.91	9.81
Total RB Capital Ratio	14.42	14.43	14.49	14.60	13.46	13.85	14.60	14.60
Liquidity Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
On-Hand Liquidity Ratio	15.3	14.7	15.0	14.7	18.9	13.7	15.7	14.7
Liquidity Ratio	17.8	17.1	16.8	17.2	20.8	15.8	17.0	17.2
Net Non-Core Funding Dep. Ratio	6.9	7.4	8.0	8.0	7.0	10.1	7.9	8.0
Reliance on Wholesale Funding	9.8	10.8	9.8	9.7	10.8	13.1	10.3	9.7
C&D / CRE Guidance Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
C&D Loans / Tier 1 Capital + ACL	14.1	13.6	13.2	12.8	15.0	15.9	14.5	12.8
# Companies > 100%	3	2	4	2	9	7	3	2
CRE Guidance Loans / Tier 1 Capital + ACL	82.1	82.0	82.0	82.4	87.4	86.9	82.1	82.4
# Companies > 300%	21	20	23	21	27	28	22	21
3-Year Growth (CRE Guid. Loans)	18.7	14.3	13.1	11.9	30.7	34.1	21.4	11.9
# Companies > 50%	28	26	27	24	57	43	34	24
Total # of Companies	151	147	147	145	152	152	152	145
CRE & C&I Loan Metrics	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
CRE Loan Yield	5.91	5.98	6.10	5.96	4.19	6.11	6.32	5.99
CRE Loan Growth (Annualized)	1.8	4.9	5.2	4.5	7.7	0.5	(1.2)	4.1
C&I Loan Yield	6.67	6.39	6.74	6.59	4.40	6.81	7.15	6.60
C&I Loan Growth (Annualized)	3.9	(1.4)	(1.5)	3.2	11.1	(2.5)	(5.1)	1.1

CRE & C&I Loan Yields (%)





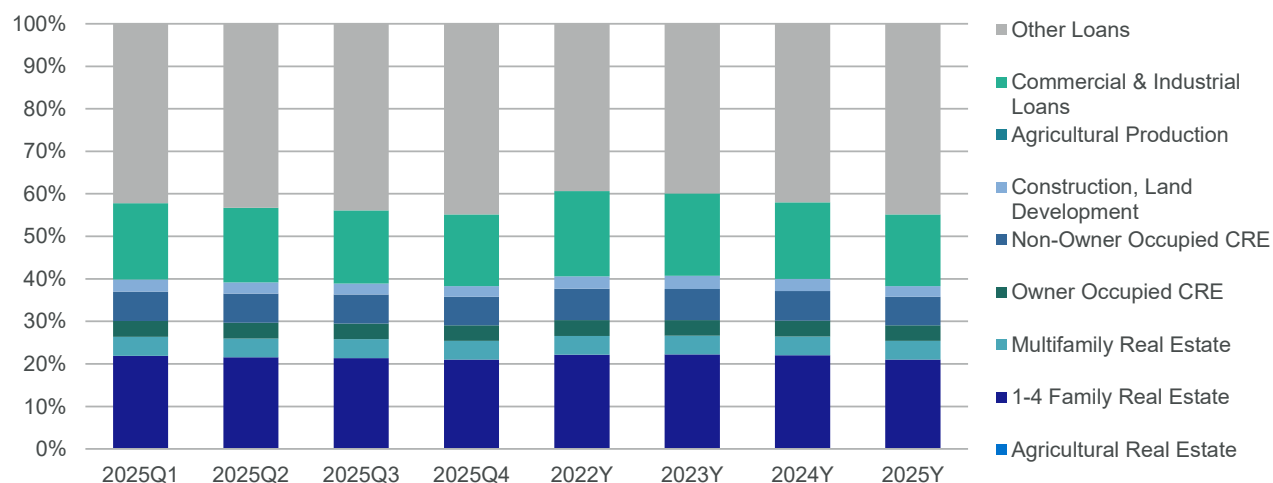
Appendix

Total Assets >\$10 Billion

Loan Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	\$19.4	\$19.2	\$19.5	\$19.8	\$20.0	\$20.1	\$19.7	\$19.8
1-4 Family Real Estate	\$2,205.2	\$2,220.3	\$2,233.9	\$2,243.5	\$2,145.3	\$2,181.2	\$2,204.4	\$2,243.5
Multifamily Real Estate	\$450.8	\$457.4	\$464.9	\$470.6	\$436.4	\$435.7	\$443.4	\$470.6
Owner Occupied CRE	\$379.7	\$384.5	\$391.0	\$395.2	\$358.9	\$365.6	\$375.5	\$395.2
Non-Owner Occupied CRE	\$702.2	\$710.6	\$718.2	\$726.5	\$726.2	\$725.0	\$701.5	\$726.5
Construction, Land Development	\$285.0	\$277.1	\$272.6	\$264.4	\$282.0	\$304.4	\$288.6	\$264.4
Total Real Estate Loans	\$4,042.3	\$4,069.0	\$4,100.2	\$4,119.9	\$3,968.8	\$4,032.0	\$4,033.0	\$4,119.9
Agricultural Production	\$21.1	\$20.6	\$21.2	\$22.4	\$21.3	\$22.3	\$22.0	\$22.4
Commercial & Industrial Loans	\$1,825.6	\$1,817.0	\$1,812.4	\$1,821.2	\$1,964.1	\$1,925.3	\$1,814.8	\$1,821.2
Other Loans	\$4,280.5	\$4,494.7	\$4,628.6	\$4,827.3	\$3,851.0	\$3,949.8	\$4,235.1	\$4,827.3
Total Loans	\$10,169.6	\$10,401.4	\$10,562.3	\$10,790.7	\$9,805.2	\$9,929.5	\$10,104.8	\$10,790.7

Loan Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
1-4 Family Real Estate	21.7%	21.3%	21.1%	20.8%	21.9%	22.0%	21.8%	20.8%
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%	6.8%	6.8%	6.7%	7.4%	7.3%	6.9%	6.7%
Construction, Land Development	2.8%	2.7%	2.6%	2.4%	2.9%	3.1%	2.9%	2.4%
Total Real Estate Loans	39.7%	39.1%	38.8%	38.2%	40.5%	40.6%	39.9%	38.2%
Agricultural Production	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Commercial & Industrial Loans	18.0%	17.5%	17.2%	16.9%	20.0%	19.4%	18.0%	16.9%
Other Loans	42.1%	43.2%	43.8%	44.7%	39.3%	39.8%	41.9%	44.7%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)





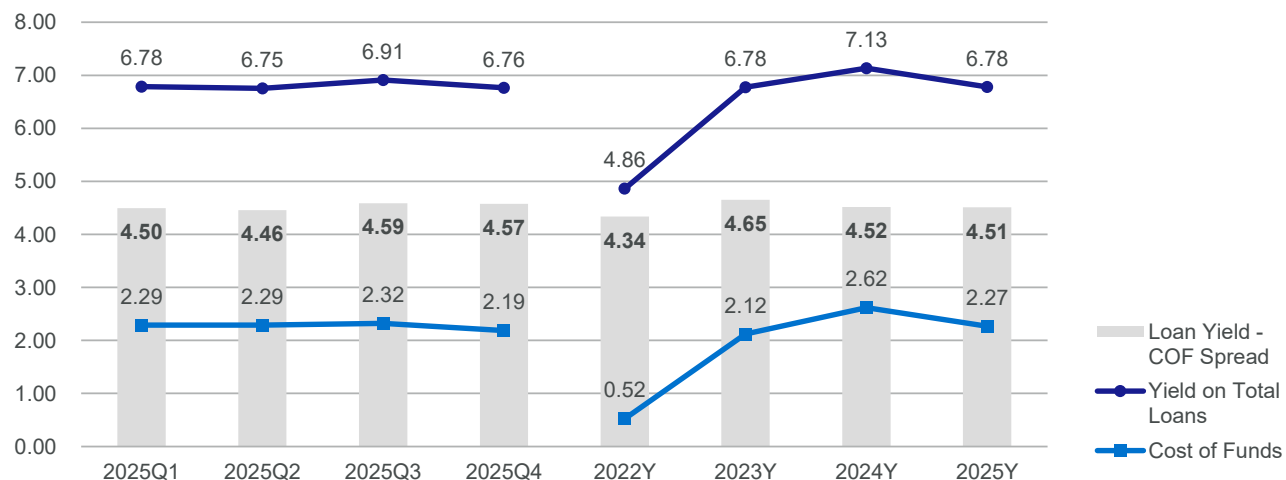
Appendix

Total Assets >\$10 Billion

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	-6.4%	-5.5%	8.2%	6.1%	5.6%	0.8%	-2.0%	0.5%
1-4 Family Real Estate	0.2%	2.7%	2.5%	1.7%	7.9%	1.7%	1.1%	1.8%
Multifamily Real Estate	6.7%	5.8%	6.6%	4.9%	16.6%	-0.2%	1.8%	6.1%
Owner Occupied CRE	4.4%	5.1%	6.8%	4.2%	5.7%	1.9%	2.7%	5.2%
Non-Owner Occupied CRE	0.4%	4.7%	4.3%	4.6%	8.7%	-0.2%	-3.2%	3.6%
Construction, Land Development	-4.9%	-11.1%	-6.5%	-12.1%	14.8%	7.9%	-5.2%	-8.4%
Total Real Estate Loans	0.9%	2.6%	3.1%	1.9%	9.2%	1.6%	0.0%	2.2%
Agricultural Production	-14.9%	-9.7%	11.1%	23.0%	5.6%	4.6%	-1.5%	2.1%
Commercial & Industrial Loans	2.4%	-1.9%	-1.0%	1.9%	12.1%	-2.0%	-5.7%	0.4%
Other Loans	4.3%	20.0%	11.9%	17.2%	5.9%	2.6%	7.2%	14.0%
Total Loans	2.6%	9.1%	6.2%	8.6%	8.4%	1.3%	1.8%	6.8%

Loan Yields / Funding Costs	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Yield on 1-4 Family RE	4.36	4.41	4.46	4.46	3.32	4.10	4.36	4.42
Yield on CRE	5.91	5.98	6.10	5.96	4.19	6.11	6.32	5.99
Yield on C&I	6.67	6.39	6.74	6.59	4.40	6.81	7.15	6.60
Yield on Total Loans	6.78	6.75	6.91	6.76	4.86	6.78	7.13	6.78
Cost of Int Bearing Trans Accts	2.81	2.79	2.86	2.61	0.87	3.01	3.30	2.77
Cost of Other Time Dep	4.01	3.90	3.90	3.80	1.34	3.87	4.45	3.90
Cost of CD > \$250K	4.30	4.07	4.07	3.85	1.70	4.49	4.93	4.07
Cost of Int Bearing Deposits	2.44	2.42	2.45	2.32	0.55	2.26	2.80	2.40
Cost of Funds	2.29	2.29	2.32	2.19	0.52	2.12	2.62	2.27
Loan Yield - COF Spread	4.50	4.46	4.59	4.57	4.34	4.65	4.52	4.51

Loan Yield & Cost of Funds (%)





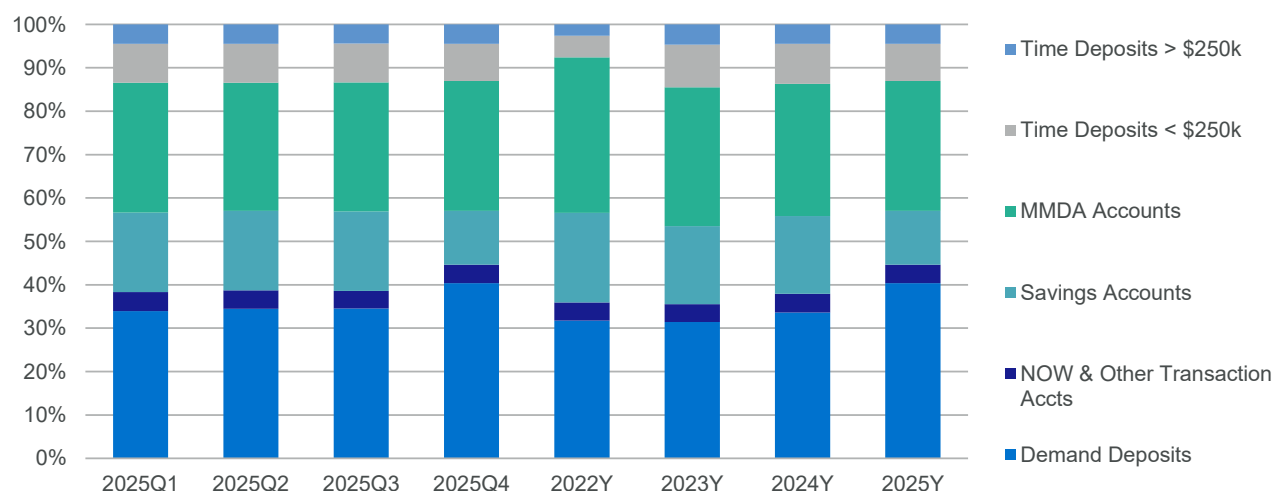
Appendix

Total Assets >\$10 Billion

Deposit Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	\$5,010.8	\$5,129.0	\$5,163.0	\$6,154.4	\$4,652.6	\$4,501.2	\$4,909.2	\$6,154.4
NOW & Other Transaction Accts	\$640.7	\$626.4	\$609.9	\$645.9	\$617.4	\$590.8	\$629.6	\$645.9
Savings Accounts	\$2,710.4	\$2,726.3	\$2,731.1	\$1,888.5	\$3,029.4	\$2,572.3	\$2,613.2	\$1,888.5
MMDA Accounts	\$4,409.0	\$4,391.1	\$4,448.7	\$4,560.4	\$5,253.9	\$4,583.4	\$4,448.1	\$4,560.4
Time Deposits < \$250k	\$1,326.1	\$1,334.8	\$1,344.3	\$1,304.5	\$725.6	\$1,412.7	\$1,356.6	\$1,304.5
Time Deposits > \$250k	\$658.6	\$661.2	\$656.7	\$680.2	\$388.1	\$667.0	\$648.5	\$680.2
Total Deposits	\$16,293.5	\$16,500.0	\$16,581.6	\$16,870.7	\$16,153.9	\$15,793.5	\$16,070.1	\$16,870.7
Memo: Total Brokered Deposits	\$974.9	\$984.4	\$981.5	\$962.9	\$700.7	\$1,124.1	\$989.8	\$962.9
Memo: Total Noninterest Bearing	\$3,184.5	\$3,214.8	\$3,215.8	\$3,202.1	\$4,036.9	\$3,296.9	\$3,194.1	\$3,202.1

Deposit Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	30.8%	31.1%	31.1%	36.5%	28.8%	28.5%	30.5%	36.5%
NOW & Other Transaction Accts	3.9%	3.8%	3.7%	3.8%	3.8%	3.7%	3.9%	3.8%
Savings Accounts	16.6%	16.5%	16.5%	11.2%	18.8%	16.3%	16.3%	11.2%
MMDA Accounts	27.1%	26.6%	26.8%	27.0%	32.5%	29.0%	27.7%	27.0%
Time Deposits < \$250k	8.1%	8.1%	8.1%	7.7%	4.5%	8.9%	8.4%	7.7%
Time Deposits > \$250k	4.0%	4.0%	4.0%	4.0%	2.4%	4.2%	4.0%	4.0%
Total Deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Memo: Total Brokered Deposits	6.0%	6.0%	5.9%	5.7%	4.3%	7.1%	6.2%	5.7%
Memo: Total Noninterest Bearing	19.5%	19.5%	19.4%	19.0%	25.0%	20.9%	19.9%	19.0%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	8.3%	9.4%	2.7%	76.8%	5.6%	-3.3%	9.1%	25.4%
NOW & Other Transaction Accts	7.0%	-8.9%	-10.5%	23.7%	12.4%	-4.3%	6.6%	2.6%
Savings Accounts	14.9%	2.3%	0.7%	-123.4%	-8.8%	-15.1%	1.6%	-27.7%
MMDA Accounts	-3.5%	-1.6%	5.3%	10.0%	-14.0%	-12.8%	-3.0%	2.5%
Time Deposits < \$250k	-9.0%	2.6%	2.8%	-11.8%	60.4%	94.7%	-4.0%	-3.8%
Time Deposits > \$250k	6.2%	1.6%	-2.7%	14.3%	25.2%	71.9%	-2.8%	4.9%
Total Deposits	5.6%	5.1%	2.0%	7.0%	-3.0%	-2.2%	1.8%	5.0%
Memo: Total Brokered Deposits	-6.0%	3.9%	-1.2%	-7.6%	40.8%	60.4%	-11.9%	-2.7%
Memo: Total Noninterest Bearing	-1.2%	3.8%	0.1%	-1.7%	-14.2%	-18.3%	-3.1%	0.3%

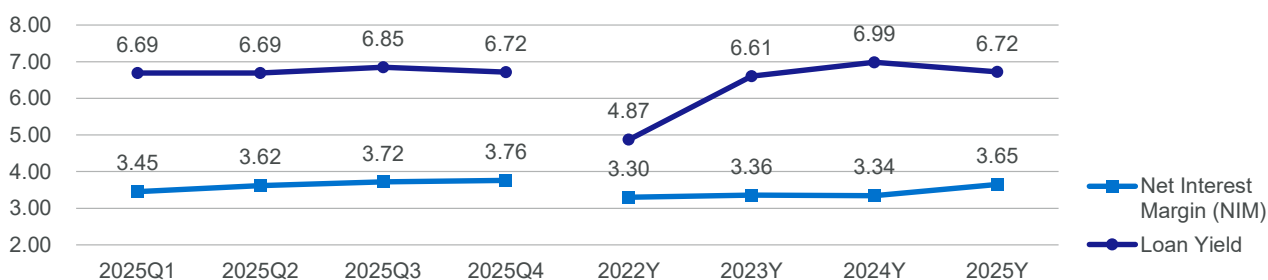


Appendix

Total Assets, All Reporting Institutions

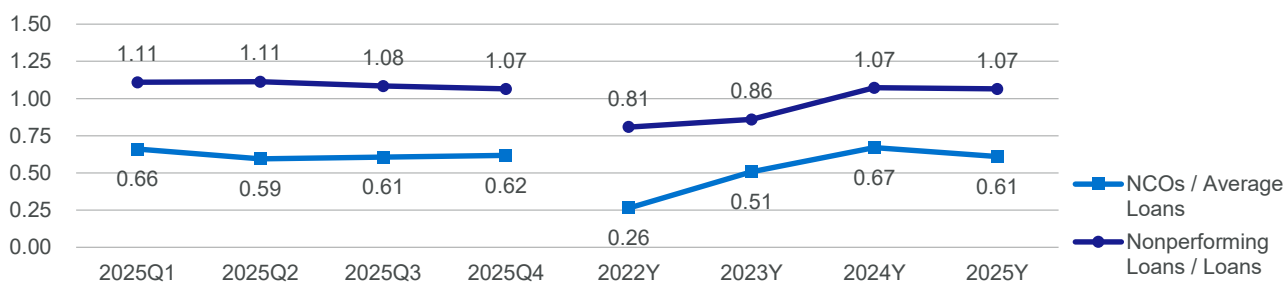
Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	1.9	8.1	4.8	8.1	8.7	1.9	2.2	5.8
Deposit Growth (Annualized)	5.3	4.0	1.7	6.5	(2.6)	(2.0)	2.1	4.5
Loans / Assets	67.8	68.6	68.5	68.8	63.6	66.7	68.2	68.8
Loans / Deposits	79.2	80.6	80.7	81.0	73.6	78.9	79.9	81.0
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	3.45	3.62	3.72	3.76	3.30	3.36	3.34	3.65
Loan Yield / Cost of Funds Spread	4.42	4.42	4.55	4.55	4.36	4.54	4.41	4.47
Loan Yield	6.69	6.69	6.85	6.72	4.87	6.61	6.99	6.72
Cost of Funds	2.27	2.27	2.30	2.17	0.51	2.06	2.58	2.25

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
30-89 PD Loans / Loans	0.60	0.53	0.54	0.59	0.55	0.60	0.61	0.59
90+ PD Loans / Loans	0.30	0.28	0.27	0.29	0.29	0.29	0.31	0.29
Nonaccrual Loans / Loans	<u>0.68</u>	<u>0.68</u>	<u>0.68</u>	<u>0.67</u>	<u>0.45</u>	<u>0.57</u>	<u>0.68</u>	<u>0.67</u>
Noncurrent Loans / Loans	0.99	0.96	0.95	0.97	0.73	0.86	0.99	0.97
Modified Loans / Loans	0.42	0.43	0.41	0.39	0.36	0.29	0.40	0.39
Nonperforming Loans / Loans	1.11	1.11	1.08	1.07	0.81	0.86	1.07	1.07
Nonperforming Assets / Assets	0.60	0.60	0.59	0.59	0.43	0.47	0.59	0.59
ACL / Loans	1.74	1.71	1.69	1.64	1.59	1.74	1.74	1.64
Provision Expense / Avg Assets	0.35	0.45	0.32	0.29	0.21	0.36	0.37	0.34
NCOs / Average Loans	0.66	0.59	0.61	0.62	0.26	0.51	0.67	0.61
# Companies Reporting NCOs	2,066	2,143	2,170	2,381	2,257	2,561	2,760	2,809

NPLs / Loans & NCOs / Average Loans (%)



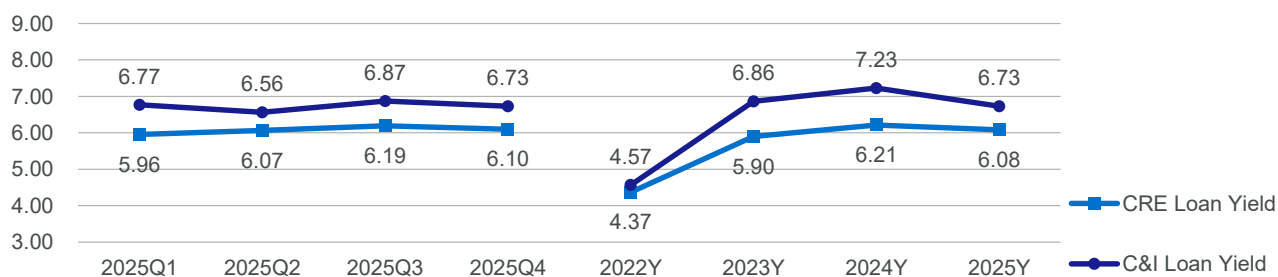


Appendix

Total Assets, All Reporting Institutions

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	0.95	1.07	1.12	1.08	0.98	0.91	0.89	1.04
ROAE	9.85	10.83	11.16	10.46	11.04	10.38	9.35	10.47
Net Income Per FTE (\$000)	\$134.8	\$134.5	\$153.3	\$150.0	\$121.5	\$120.2	\$128.6	\$142.7
Noninterest Income / Avg Assets	0.40	0.42	0.43	0.43	0.46	0.44	0.44	0.44
Efficiency Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Efficiency Ratio (FTE)	65.2	62.6	61.7	63.4	64.3	65.7	67.1	63.2
Total Assets Per FTE (\$000)	\$11,827	\$12,038	\$12,181	\$12,249	\$11,015	\$11,301	\$11,661	\$12,249
Salary Expense Per FTE (\$000)	\$142.9	\$141.0	\$143.2	\$144.9	\$122.8	\$132.1	\$136.3	\$142.7
Noninterest Expense / Avg Assets	2.51	2.52	2.54	2.64	2.40	2.49	2.51	2.57
Capital Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Equity / Total Assets	9.88	10.09	10.37	10.37	8.94	9.48	9.69	10.37
Leverage Ratio	10.70	10.79	10.85	10.79	10.26	10.54	10.61	10.79
Total RB Capital Ratio	15.39	15.39	15.49	15.49	15.22	15.19	15.35	15.49
Liquidity Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
On-Hand Liquidity Ratio	18.6	17.9	18.3	18.1	22.1	17.5	17.9	18.1
Liquidity Ratio	20.8	19.9	20.3	20.2	24.9	20.0	19.9	20.2
Net Non-Core Funding Dep. Ratio	4.3	5.4	5.3	5.0	2.0	6.2	5.5	5.0
Reliance on Wholesale Funding	3.9	4.1	3.9	3.8	3.3	6.1	4.7	3.8
C&D / CRE Guidance Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
C&D Loans / Tier 1 Capital + ACL	19.6	19.0	18.6	18.3	20.5	21.6	20.0	18.3
# Companies > 100%	279	284	268	270	384	358	299	270
CRE Guidance Loans / Tier 1 Capital + ACL	103.0	102.6	102.2	102.9	106.5	107.2	103.3	102.9
# Companies > 300%	431	427	409	408	455	452	432	408
3-Year Growth (CRE Guid. Loans)	14.4	11.2	8.0	6.3	25.1	23.7	15.9	6.3
# Companies > 50%	1,441	1,284	1,188	1,085	1,913	1,894	1,566	1,085
Total # of Companies	4,416	4,375	4,333	4,287	4,657	4,540	4,441	4,287
CRE & C&I Loan Metrics	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
CRE Loan Yield	5.96	6.07	6.19	6.10	4.37	5.90	6.21	6.08
CRE Loan Growth (Annualized)	1.4	3.7	2.8	5.6	7.8	2.2	1.4	3.4
C&I Loan Yield	6.77	6.56	6.87	6.73	4.57	6.86	7.23	6.73
C&I Loan Growth (Annualized)	2.9	(0.4)	(2.3)	3.8	9.6	(2.2)	(3.9)	1.0

CRE & C&I Loan Yields (%)





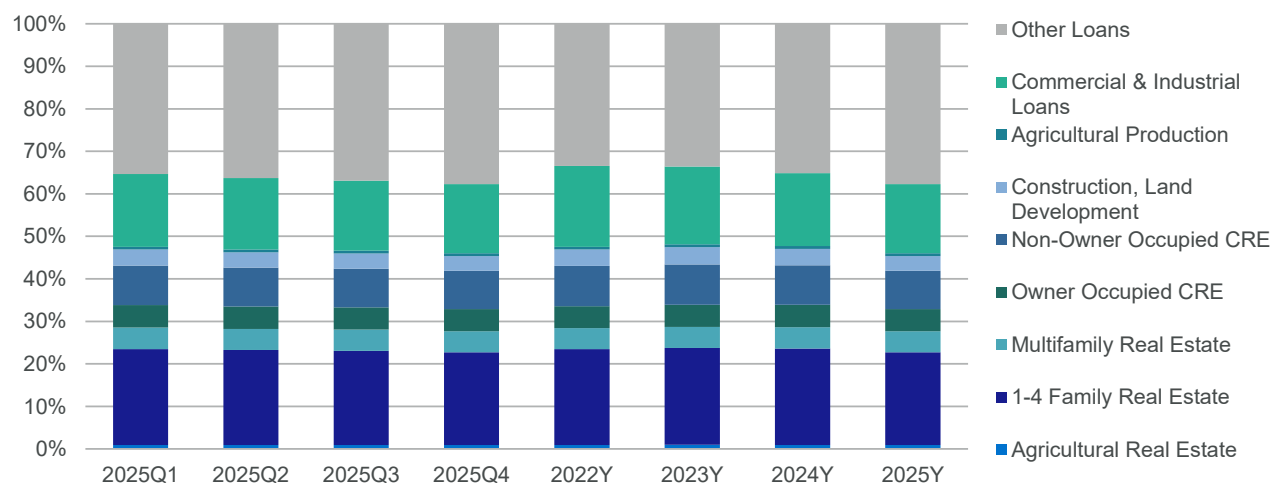
Appendix

Total Assets, All Reporting Institutions

Loan Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	\$118.3	\$119.0	\$120.1	\$121.8	\$113.7	\$116.7	\$118.6	\$121.8
1-4 Family Real Estate	\$2,843.9	\$2,870.1	\$2,884.3	\$2,898.0	\$2,716.1	\$2,798.3	\$2,844.9	\$2,898.0
Multifamily Real Estate	\$635.4	\$640.8	\$647.0	\$655.8	\$595.6	\$608.1	\$625.4	\$655.8
Owner Occupied CRE	\$671.3	\$677.7	\$683.9	\$693.6	\$625.4	\$642.3	\$667.5	\$693.6
Non-Owner Occupied CRE	\$1,165.9	\$1,176.5	\$1,183.5	\$1,199.8	\$1,142.8	\$1,164.0	\$1,163.2	\$1,199.8
Construction, Land Development	\$476.6	\$467.4	\$461.4	\$454.3	\$464.2	\$498.9	\$482.8	\$454.3
Total Real Estate Loans	\$5,911.4	\$5,951.5	\$5,980.3	\$6,023.4	\$5,657.9	\$5,828.3	\$5,902.4	\$6,023.4
Agricultural Production	\$83.2	\$85.8	\$88.0	\$90.6	\$76.1	\$81.9	\$86.1	\$90.6
Commercial & Industrial Loans	\$2,161.9	\$2,157.5	\$2,146.8	\$2,161.7	\$2,290.8	\$2,252.3	\$2,153.4	\$2,161.7
Other Loans	\$4,451.6	\$4,669.5	\$4,804.5	\$5,007.6	\$4,033.0	\$4,122.4	\$4,408.0	\$5,007.6
Total Loans	\$12,608.2	\$12,864.2	\$13,019.5	\$13,283.4	\$12,057.7	\$12,284.9	\$12,549.9	\$13,283.4

Loan Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
1-4 Family Real Estate	22.6%	22.3%	22.2%	21.8%	22.5%	22.8%	22.7%	21.8%
Multifamily Real Estate	5.0%	5.0%	5.0%	4.9%	4.9%	4.9%	5.0%	4.9%
Owner Occupied CRE	5.3%	5.3%	5.3%	5.2%	5.2%	5.2%	5.3%	5.2%
Non-Owner Occupied CRE	9.2%	9.1%	9.1%	9.0%	9.5%	9.5%	9.3%	9.0%
Construction, Land Development	3.8%	3.6%	3.5%	3.4%	3.8%	4.1%	3.8%	3.4%
Total Real Estate Loans	46.9%	46.3%	45.9%	45.3%	46.9%	47.4%	47.0%	45.3%
Agricultural Production	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.7%
Commercial & Industrial Loans	17.1%	16.8%	16.5%	16.3%	19.0%	18.3%	17.2%	16.3%
Other Loans	35.3%	36.3%	36.9%	37.7%	33.4%	33.6%	35.1%	37.7%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)





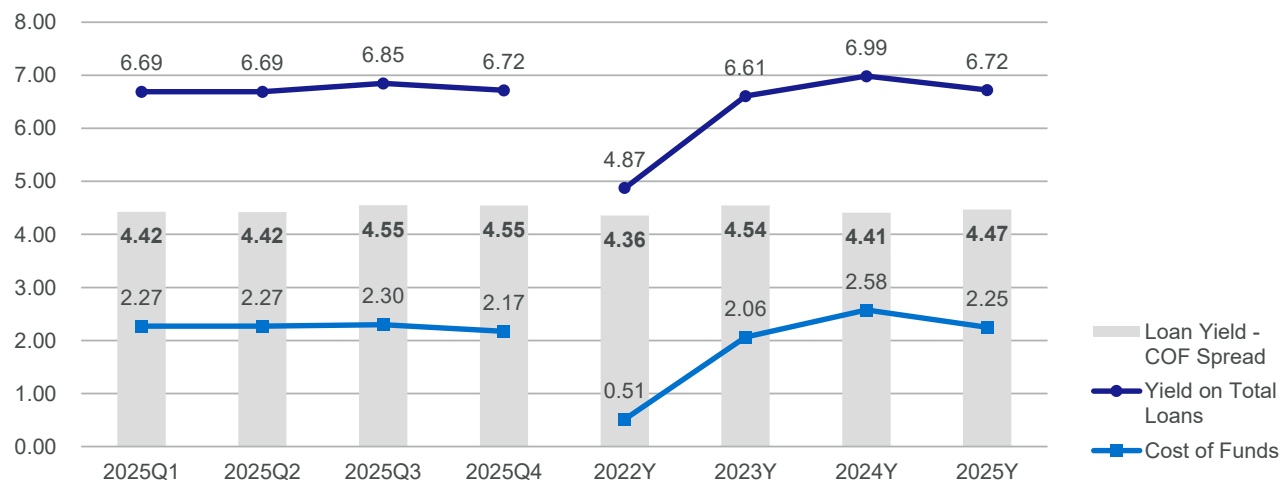
Appendix

Total Assets, All Reporting Institutions

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Agricultural Real Estate	-0.9%	2.3%	3.9%	5.5%	7.2%	2.6%	1.6%	2.7%
1-4 Family Real Estate	-0.2%	3.7%	2.0%	1.9%	8.9%	3.0%	1.7%	1.9%
Multifamily Real Estate	6.4%	3.4%	3.9%	5.4%	16.7%	2.1%	2.9%	4.9%
Owner Occupied CRE	2.3%	3.8%	3.7%	5.7%	5.8%	2.7%	3.9%	3.9%
Non-Owner Occupied CRE	0.9%	3.6%	2.4%	5.5%	9.0%	1.9%	-0.1%	3.1%
Construction, Land Development	-5.1%	-7.8%	-5.1%	-6.2%	15.9%	7.5%	-3.2%	-5.9%
Total Real Estate Loans	0.6%	2.7%	1.9%	2.9%	9.8%	3.0%	1.3%	2.0%
Agricultural Production	-13.4%	12.3%	10.3%	11.9%	3.7%	7.7%	5.1%	5.2%
Commercial & Industrial Loans	1.6%	-0.8%	-2.0%	2.8%	10.3%	-1.7%	-4.4%	0.4%
Other Loans	4.0%	19.6%	11.6%	16.9%	6.2%	2.2%	6.9%	13.6%
Total Loans	1.9%	8.1%	4.8%	8.1%	8.7%	1.9%	2.2%	5.8%

Loan Yields / Funding Costs	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Yield on 1-4 Family RE	4.63	4.71	4.77	4.77	3.53	4.31	4.62	4.71
Yield on CRE	5.96	6.07	6.19	6.10	4.37	5.90	6.21	6.08
Yield on C&I	6.77	6.56	6.87	6.73	4.57	6.86	7.23	6.73
Yield on Total Loans	6.69	6.69	6.85	6.72	4.87	6.61	6.99	6.72
Cost of Int Bearing Trans Accts	2.68	2.67	2.74	2.51	0.81	2.82	3.14	2.65
Cost of Other Time Dep	4.01	3.91	3.89	3.80	1.19	3.69	4.40	3.90
Cost of CD > \$250K	4.26	4.05	4.02	3.83	1.53	4.25	4.81	4.04
Cost of Int Bearing Deposits	2.47	2.45	2.48	2.35	0.55	2.24	2.81	2.43
Cost of Funds	2.27	2.27	2.30	2.17	0.51	2.06	2.58	2.25
Loan Yield - COF Spread	4.42	4.42	4.55	4.55	4.36	4.54	4.41	4.47

Loan Yield & Cost of Funds (%)





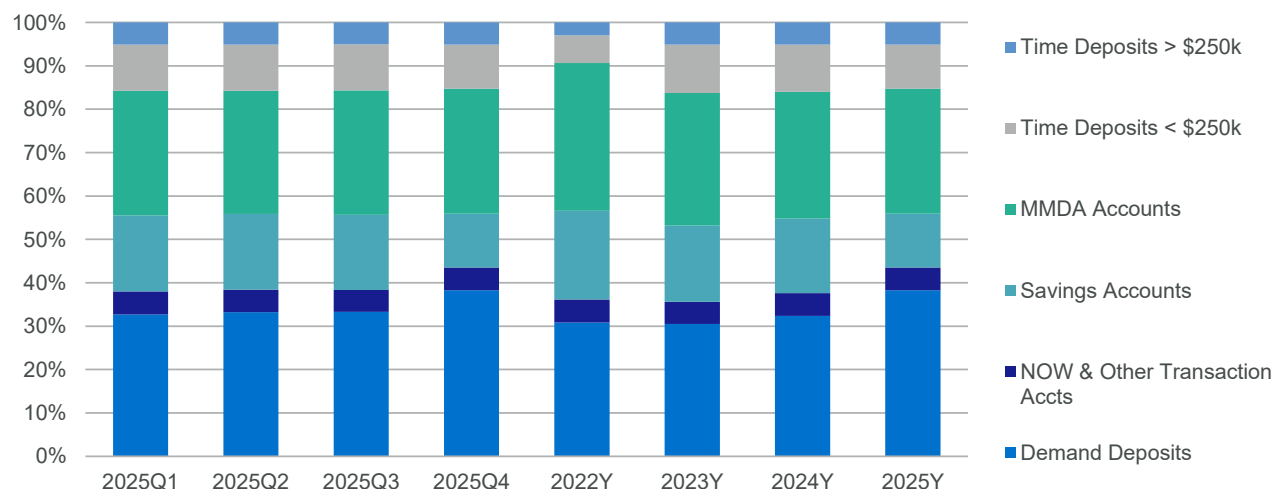
Appendix

Total Assets, All Reporting Institutions

Deposit Portfolio Mix (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	\$5,795.6	\$5,923.1	\$5,965.8	\$6,977.1	\$5,407.4	\$5,230.5	\$5,672.8	\$6,977.1
NOW & Other Transaction Accts	\$945.3	\$919.7	\$901.5	\$951.7	\$926.2	\$880.6	\$926.4	\$951.7
Savings Accounts	\$3,101.8	\$3,111.7	\$3,105.0	\$2,262.5	\$3,581.5	\$3,012.7	\$3,018.6	\$2,262.5
MMDA Accounts	\$5,087.3	\$5,064.3	\$5,130.0	\$5,242.6	\$5,965.0	\$5,235.4	\$5,113.7	\$5,242.6
Time Deposits < \$250k	\$1,889.1	\$1,894.7	\$1,898.7	\$1,852.2	\$1,106.8	\$1,921.9	\$1,919.9	\$1,852.2
Time Deposits > \$250k	\$903.1	\$907.7	\$906.4	\$930.9	\$528.1	\$873.8	\$891.5	\$930.9
Total Deposits	\$19,262.6	\$19,455.1	\$19,537.9	\$19,856.4	\$19,004.1	\$18,622.9	\$19,009.8	\$19,856.4
Memo: Total Brokered Deposits	\$1,148.6	\$1,152.1	\$1,142.5	\$1,121.7	\$826.6	\$1,288.8	\$1,165.0	\$1,121.7
Memo: Total Noninterest Bearing	\$3,847.8	\$3,874.4	\$3,873.6	\$3,867.2	\$4,821.1	\$3,975.4	\$3,854.9	\$3,867.2

Deposit Portfolio Mix	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	30.1%	30.4%	30.5%	35.1%	28.5%	28.1%	29.8%	35.1%
NOW & Other Transaction Accts	4.9%	4.7%	4.6%	4.8%	4.9%	4.7%	4.9%	4.8%
Savings Accounts	16.1%	16.0%	15.9%	11.4%	18.8%	16.2%	15.9%	11.4%
MMDA Accounts	26.4%	26.0%	26.3%	26.4%	31.4%	28.1%	26.9%	26.4%
Time Deposits < \$250k	9.8%	9.7%	9.7%	9.3%	5.8%	10.3%	10.1%	9.3%
Time Deposits > \$250k	4.7%	4.7%	4.6%	4.7%	2.8%	4.7%	4.7%	4.7%
Total Deposits	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Memo: Total Brokered Deposits	6.0%	5.9%	5.8%	5.6%	4.3%	6.9%	6.1%	5.6%
Memo: Total Noninterest Bearing	20.0%	19.9%	19.8%	19.5%	25.4%	21.3%	20.3%	19.5%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Demand Deposits	8.7%	8.8%	2.9%	67.8%	5.5%	-3.3%	8.5%	23.0%
NOW & Other Transaction Accts	8.1%	-10.8%	-7.9%	22.3%	10.0%	-4.9%	5.2%	2.7%
Savings Accounts	11.0%	1.3%	-0.9%	-108.5%	-8.2%	-15.9%	0.2%	-25.0%
MMDA Accounts	-2.1%	-1.8%	5.2%	8.8%	-13.5%	-12.2%	-2.3%	2.5%
Time Deposits < \$250k	-6.4%	1.2%	0.9%	-9.8%	38.1%	73.6%	-0.1%	-3.5%
Time Deposits > \$250k	5.2%	2.0%	-0.6%	10.8%	22.6%	65.5%	2.0%	4.4%
Total Deposits	5.3%	4.0%	1.7%	6.5%	-2.6%	-2.0%	2.1%	4.5%
Memo: Total Brokered Deposits	-5.6%	1.2%	-3.3%	-7.3%	45.1%	55.9%	-9.6%	-3.7%
Memo: Total Noninterest Bearing	-0.7%	2.8%	-0.1%	-0.7%	-12.5%	-17.5%	-3.0%	0.3%

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