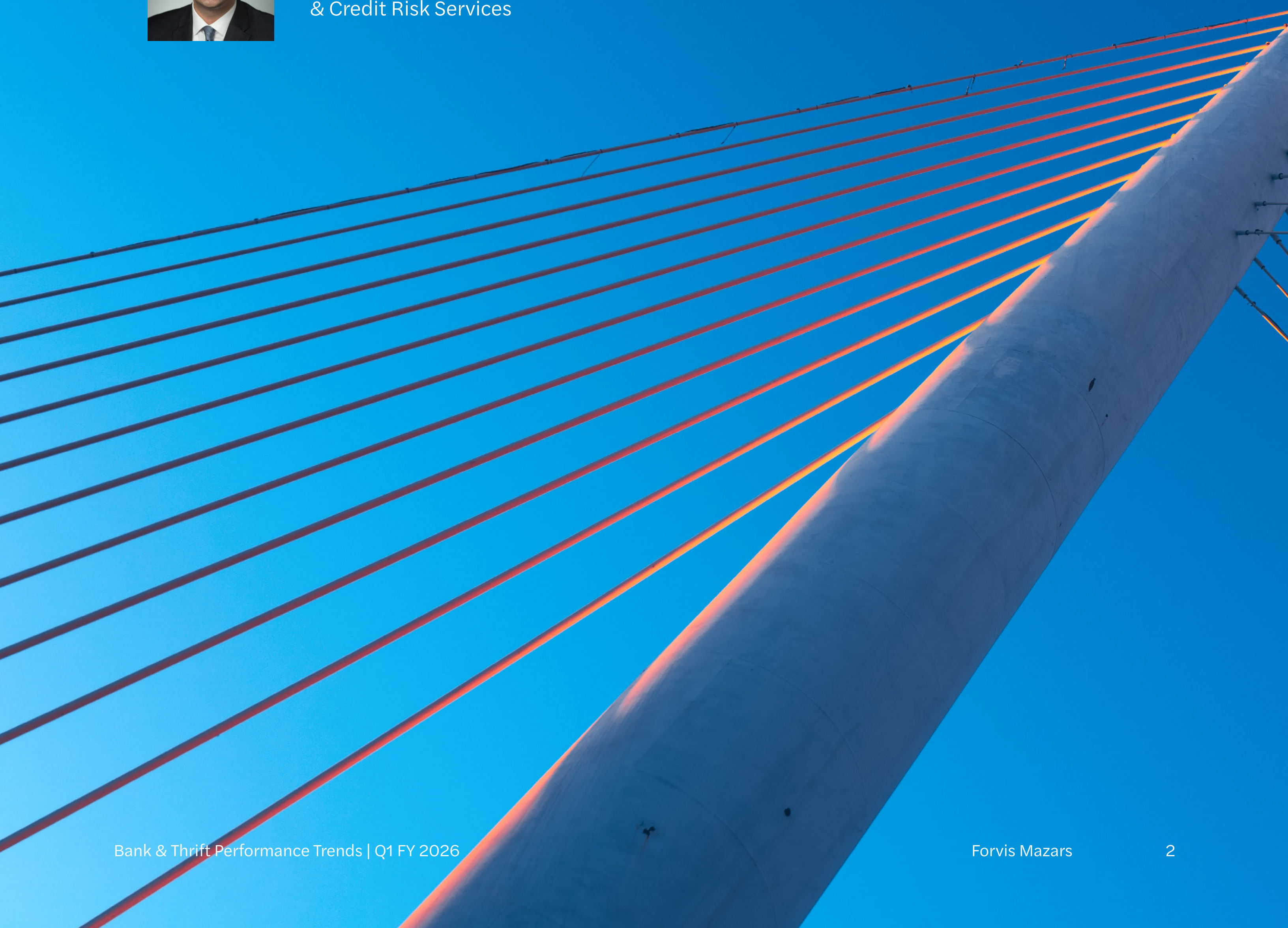
Bank & Thrift Performance Trends

Q1 FY 2026

“Benchmarking your position against peers—and tracking how key trends are shifting—is essential for financial institutions aiming to maintain asset quality while driving sustainable growth and competitiveness.”

Ryan Swope
National Practice Leader, Loan Review & Credit Risk Services



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 with Loan Review & Credit Risk Services and Loan Portfolio & Capital Stress Testing.

Key Findings

- Loan growth moderated in Q1 2026, with annualized growth of 6.4%, down from 8.1% in Q4 2025, but above the 5.8% average for full-year 2025.
- Deposit growth accelerated to an annualized 9.4% in Q1 2026, compared to 6.6% in Q4 2025 and 4.5% for full-year 2025.
- Net interest margins narrowed slightly, as loan yields declined more than funding costs.
- Profitability improved overall, with return on average assets (ROAA) rising to 1.12% in Q1 2026 from 1.08% in Q4 2025.
- Asset quality trends were mixed, with noncurrent loans increasing slightly while total nonperforming assets declined slightly versus Q4 2025.
- Net charge offs improved, decreasing from 0.61% in Q4 2025 to 0.57% in Q1 2026.

On the following pages, 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.

Our in-depth analysis and detailed discussion will be included in the Q2 2026 Bank & Thrift Performance Trends report. In the meantime, we wanted to share updated metrics through the most recent quarter to help keep you informed and current.

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
- Internal Control Audits
- Public Company Audits
- Regulation AB Examinations
- RIA & Custody Examinations
- SOC 1 & SOC 2 Reports

Learn More

Consulting

AI Strategy & Integration: Transform AI from a buzzword into actionable, real-world effectiveness.

CFO & Business Consulting: For questions about the following services, please reach out to Tom Hauck.

- Turnkey Outsourced Services 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.

Internal Audit: Transformative internal audit and compliance for effective risk management.

Loan Review & Credit Risk Services: Deepen your understanding of your institution's credit risk.

LoanPricingPRO®: Help your community bank or credit union manage and grow its loan portfolio.

M&A, Valuation, & Consulting: Get trusted valuations to help your business move forward with confidence.

Model Risk Management & Model Validation: Perform independent model validations.

ProBank Education Services: Helping you drive your financial regulatory education to the next level.

Regulatory Consulting: Helping you adapt to ever-changing requirements and expectations.

Sustainability: Navigating the complexities of ESG and climate risk for a more sustainable future.

Learn More

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
- State & Local Tax
- Tax Department Outsourcing
- Tax Reduction Strategies

Learn More

Contributors

Want to Dive Deeper Into This Report?

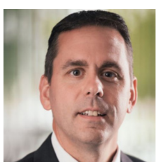
Schedule time for a complimentary meeting with one of our authors to discuss this report further and learn more about how Forvis Mazars can help your institution.

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 institution sizes!

Schedule Today

Ryan Swope
National Practice Leader, Loan Review & Credit Risk Services
ryan.swope@us.forvismazars.com

Brad Snider
Managing Director, Loan Review & Credit Risk Services
brad.snider@us.forvismazars.com



Matt Wainscott
Senior Manager, Loan & Capital Stress Testing
matt.wainscott@us.forvismazars.com

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

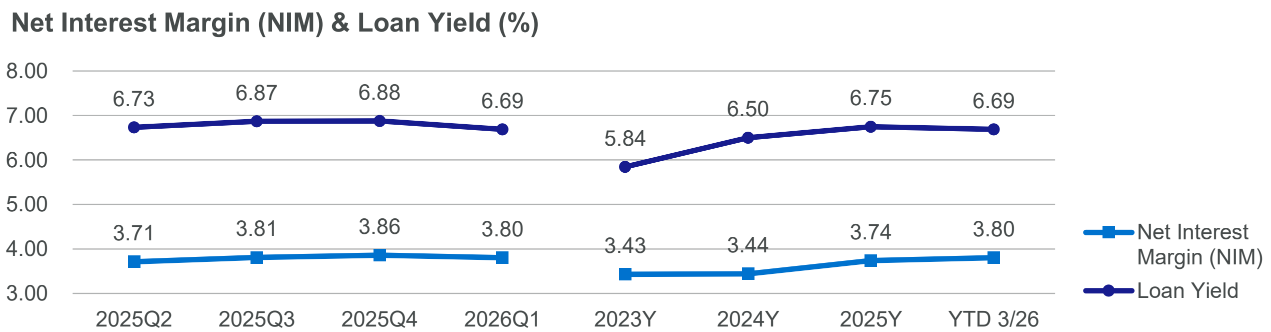
Total Assets
All Reporting Institutions

Appendix

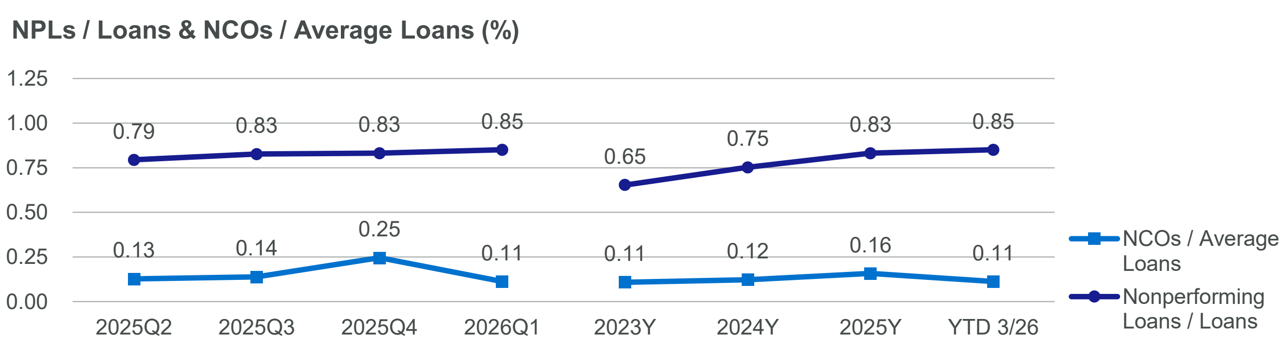
Total Assets < $500 Million

Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	3.9	3.6	4.8	(1.9)	5.2	3.4	3.5	(1.9)
Deposit Growth (Annualized)	(3.3)	1.2	4.2	2.4	(3.2)	1.7	1.9	2.4
Loans / Assets	64.6	64.7	65.3	64.9	62.5	64.0	65.3	64.9
Loans / Deposits	75.6	76.4	76.5	75.7	73.4	75.3	76.5	75.7

Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Net Interest Margin (NIM)	**3.71**	**3.81**	**3.86**	**3.80**	**3.43**	**3.44**	**3.74**	**3.80**
Loan Yield / Cost of Funds Spread	4.79	4.91	4.96	4.88	4.45	4.47	4.81	4.88
Loan Yield	**6.73**	**6.87**	**6.88**	**6.69**	**5.84**	**6.50**	**6.75**	**6.69**
Cost of Funds	1.94	1.96	1.91	1.81	1.40	2.03	1.94	1.81



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
30-89 PD Loans / Loans	0.79	0.72	0.81	0.93	0.66	0.79	0.81	0.93
90+ PD Loans / Loans	0.17	0.16	0.15	0.15	0.09	0.12	0.15	0.15
Nonaccrual Loans / Loans	0.64	0.67	0.68	0.70	0.48	0.59	0.68	0.70
Noncurrent Loans / Loans	0.81	0.83	0.83	0.86	0.57	0.72	0.83	0.86
Modified Loans / Loans	0.16	0.16	0.15	0.15	0.17	0.16	0.15	0.15
Nonperforming Loans / Loans	**0.79**	**0.83**	**0.83**	**0.85**	**0.65**	**0.75**	**0.83**	**0.85**
Nonperforming Assets / Assets	0.57	0.60	0.60	0.61	0.45	0.53	0.60	0.61
ACL / Loans	1.28	1.28	1.26	1.27	1.31	1.28	1.26	1.27
Provision Expense / Avg Assets	0.14	0.14	0.18	0.11	0.10	0.10	0.14	0.11
NCOs / Average Loans	**0.13**	**0.14**	**0.25**	**0.11**	**0.11**	**0.12**	**0.16**	**0.11**
# Companies Reporting NCOs	*1,033*	*1,032*	*1,189*	*926*	*1,346*	*1,419*	*1,464*	*926*

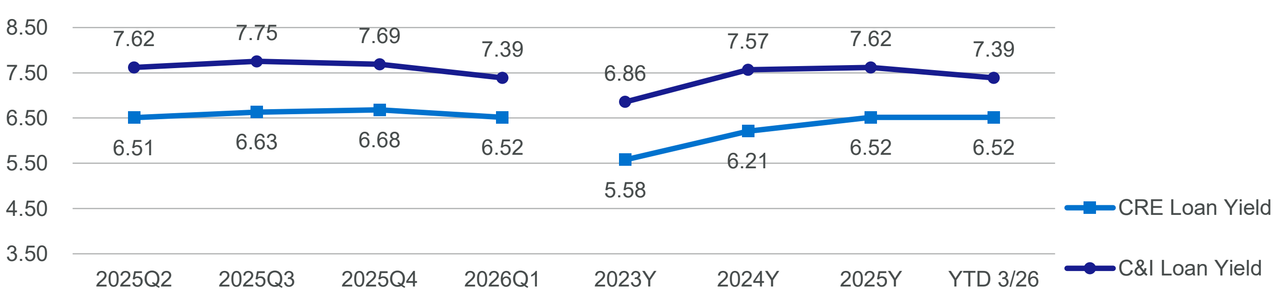


Appendix

Total Assets < $500 Million

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	1.03	1.07	0.99	1.06	0.88	0.86	0.99	1.06
ROAE	10.32	10.48	9.32	10.14	9.96	8.89	9.82	10.14
Net Income Per FTE ($000)	$77.9	$81.0	$72.9	$76.3	$56.8	$62.8	$71.5	$76.3
Noninterest Income / Avg Assets	0.36	0.36	0.36	0.34	0.38	0.37	0.37	0.34
Efficiency Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
Efficiency Ratio (FTE)	64.5	63.5	66.6	64.3	67.8	69.2	65.4	64.3
Total Assets Per FTE ($000)	$5,993	$6,081	$6,190	$6,268	$5,782	$5,940	$6,190	$6,268
Salary Expense Per FTE ($000)	$97.9	$99.8	$106.4	$101.8	$91.6	$95.3	$99.6	$101.8
Noninterest Expense / Avg Assets	2.60	2.63	2.76	2.63	2.59	2.60	2.65	2.63
Capital Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
Total Equity / Total Assets	10.25	10.58	10.62	10.50	9.55	9.77	10.62	10.50
Leverage Ratio	11.26	11.40	11.20	11.29	10.99	11.11	11.20	11.29
Total RB Capital Ratio	17.16	17.28	17.07	17.13	16.96	17.00	17.07	17.13
Liquidity Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
On-Hand Liquidity Ratio	21.3	21.4	21.4	22.4	21.9	21.0	21.4	22.4
Liquidity Ratio	23.4	23.8	23.6	24.5	24.4	23.3	23.6	24.5
Net Non-Core Funding Dep. Ratio	2.6	2.6	2.1	0.7	2.8	2.7	2.1	0.7
Reliance on Wholesale Funding	2.2	2.2	2.1	1.2	3.9	2.9	2.1	1.2
C&D / CRE Guidance Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
C&D Loans / Tier 1 Capital + ACL	34.1	34.2	34.7	34.8	34.4	34.7	34.7	34.8
# Companies > 100%	*126*	*117*	*119*	*127*	*146*	*131*	*119*	*127*
CRE Guidance Loans / Tier 1 Capital + ACL	117.7	117.1	118.8	118.9	115.9	118.2	118.8	118.9
# Companies > 300%	*102*	*103*	*108*	*98*	*101*	*95*	*108*	*98*
3-Year Growth (CRE Guid. Loans)	22.7	18.0	16.5	14.6	21.9	19.3	11.7	10.6
# Companies > 50%	*738*	*710*	*662*	*654*	*1,074*	*914*	*672*	*654*
Total # of Companies	*2,547*	*2,530*	*2,501*	*2,468*	*2,657*	*2,586*	*2,501*	*2,468*
CRE & C&I Loan Metrics	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
CRE Loan Yield	**6.51**	**6.63**	**6.68**	**6.52**	**5.58**	**6.21**	**6.52**	**6.52**
CRE Loan Growth (Annualized)	2.7	3.2	6.4	1.8	4.0	3.4	4.3	1.8
C&I Loan Yield	**7.62**	**7.75**	**7.69**	**7.39**	**6.86**	**7.57**	**7.62**	**7.39**
C&I Loan Growth (Annualized)	0.2	(2.1)	3.4	(3.3)	3.4	2.3	0.4	(3.3)

CRE & C&I Loan Yields (%)



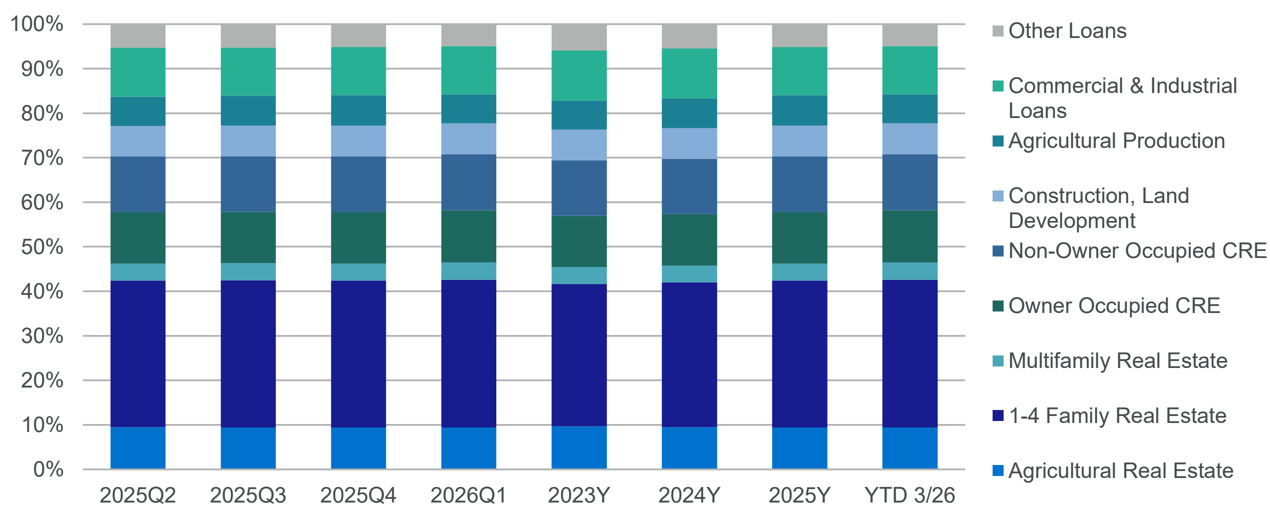
Appendix

Total Assets < $500 Million

Loan Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	$32.1	$32.3	$32.5	$32.5	$31.3	$31.8	$32.5	$32.5
1-4 Family Real Estate	$111.8	$113.2	$114.3	$114.3	$103.5	$108.8	$114.3	$114.3
Multifamily Real Estate	$13.0	$13.1	$13.2	$13.4	$12.2	$12.7	$13.2	$13.4
Owner Occupied CRE	$39.3	$39.6	$40.2	$40.4	$37.3	$38.6	$40.2	$40.4
Non-Owner Occupied CRE	$42.3	$42.6	$43.3	$43.5	$40.2	$41.5	$43.3	$43.5
Construction, Land Development	$23.2	$23.5	$23.9	$24.0	$22.5	$23.1	$23.9	$24.0
Total Real Estate Loans	**$261.7**	**$264.3**	**$267.5**	**$268.1**	**$247.1**	**$256.6**	**$267.5**	**$268.1**
Agricultural Production	$22.3	$23.0	$23.7	$22.4	$21.1	$22.5	$23.7	$22.4
Commercial & Industrial Loans	$37.4	$37.2	$37.5	$37.2	$36.5	$37.4	$37.5	$37.2
Other Loans	$18.0	$18.0	$17.9	$17.2	$19.1	$18.4	$17.9	$17.2
Total Loans	**$339.4**	**$342.5**	**$346.6**	**$345.0**	**$323.8**	**$334.8**	**$346.6**	**$345.0**

Loan Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	9.5%	9.4%	9.4%	9.4%	9.7%	9.5%	9.4%	9.4%
1-4 Family Real Estate	32.9%	33.1%	33.0%	33.1%	32.0%	32.5%	33.0%	33.1%
Multifamily Real Estate	3.8%	3.8%	3.8%	3.9%	3.8%	3.8%	3.8%	3.9%
Owner Occupied CRE	11.6%	11.6%	11.6%	11.7%	11.5%	11.5%	11.6%	11.7%
Non-Owner Occupied CRE	12.5%	12.4%	12.5%	12.6%	12.4%	12.4%	12.5%	12.6%
Construction, Land Development	6.8%	6.9%	6.9%	7.0%	7.0%	6.9%	6.9%	7.0%
Total Real Estate Loans	**77.1%**	**77.2%**	**77.2%**	**77.7%**	**76.3%**	**76.6%**	**77.2%**	**77.7%**
Agricultural Production	6.6%	6.7%	6.8%	6.5%	6.5%	6.7%	6.8%	6.5%
Commercial & Industrial Loans	11.0%	10.9%	10.8%	10.8%	11.3%	11.2%	10.8%	10.8%
Other Loans	5.3%	5.2%	5.2%	5.0%	5.9%	5.5%	5.2%	5.0%
Total Loans	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Loan Portfolio Mix (%)



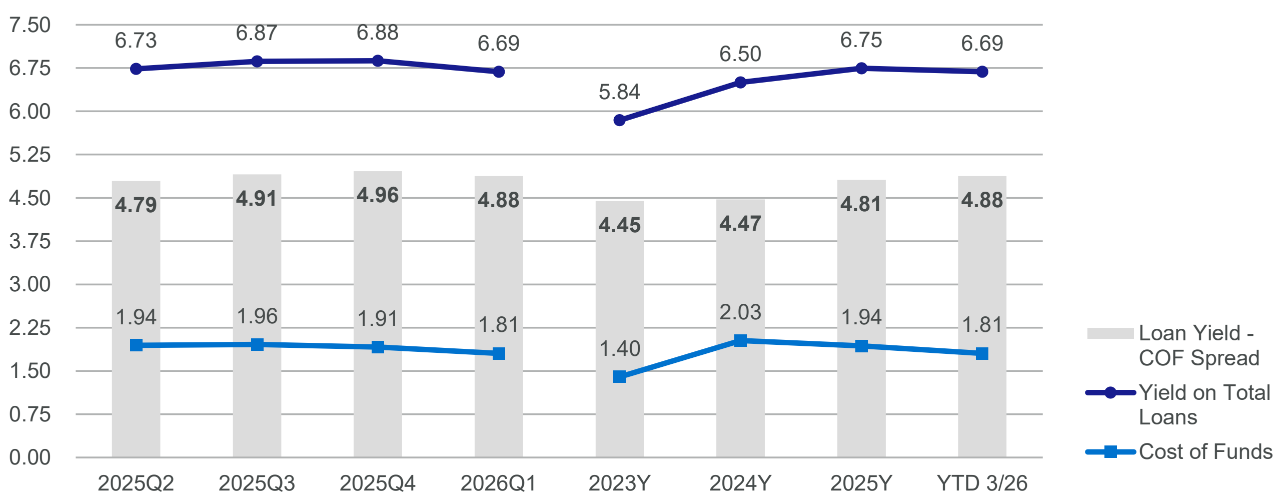
Appendix

Total Assets < $500 Million

Annualized Loan Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	3.3%	2.3%	2.5%	0.0%	2.8%	1.4%	2.3%	0.0%
1-4 Family Real Estate	6.0%	4.9%	4.1%	0.0%	8.2%	5.1%	5.1%	0.0%
Multifamily Real Estate	3.0%	2.7%	3.9%	3.9%	5.0%	4.1%	4.2%	3.9%
Owner Occupied CRE	3.4%	3.3%	6.2%	1.6%	3.9%	3.5%	4.1%	1.6%
Non-Owner Occupied CRE	2.1%	3.0%	6.6%	1.9%	4.1%	3.3%	4.4%	1.9%
Construction, Land Development	-0.5%	5.4%	6.2%	2.7%	2.8%	2.6%	3.1%	2.7%
Total Real Estate Loans	**3.9%**	**4.0%**	**4.8%**	**1.0%**	**5.5%**	**3.8%**	**4.3%**	**1.0%**
Agricultural Production	13.8%	11.8%	12.5%	-21.6%	7.3%	6.7%	5.3%	-21.6%
Commercial & Industrial Loans	0.2%	-2.1%	3.4%	-3.3%	3.4%	2.3%	0.4%	-3.3%
Other Loans	-1.3%	-0.6%	-2.3%	-15.1%	3.2%	-3.8%	-2.7%	-15.1%
Total Loans	**3.9%**	**3.6%**	**4.8%**	**-1.9%**	**5.2%**	**3.4%**	**3.5%**	**-1.9%**

Loan Yields / Funding Costs	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Yield on 1-4 Family RE	6.19	6.32	6.32	6.22	5.38	5.95	6.20	6.22
Yield on CRE	6.51	6.63	6.68	6.52	5.58	6.21	6.52	6.52
Yield on C&I	7.62	7.75	7.69	7.39	6.86	7.57	7.62	7.39
Yield on Total Loans	**6.73**	**6.87**	**6.88**	**6.69**	**5.84**	**6.50**	**6.75**	**6.69**
Cost of Int Bearing Trans Accts	1.08	1.10	1.07	1.01	0.84	1.12	1.07	1.01
Cost of Other Time Dep	3.87	3.83	3.77	3.57	2.84	4.05	3.84	3.57
Cost of CD > $250K	3.96	3.89	3.81	3.66	3.29	4.30	3.93	3.66
Cost of Int Bearing Deposits	2.41	2.42	2.37	2.24	1.70	2.49	2.40	2.24
Cost of Funds	**1.94**	**1.96**	**1.91**	**1.81**	**1.40**	**2.03**	**1.94**	**1.81**
Loan Yield - COF Spread	**4.79**	**4.91**	**4.96**	**4.88**	**4.45**	**4.47**	**4.81**	**4.88**

Loan Yield & Cost of Funds (%)



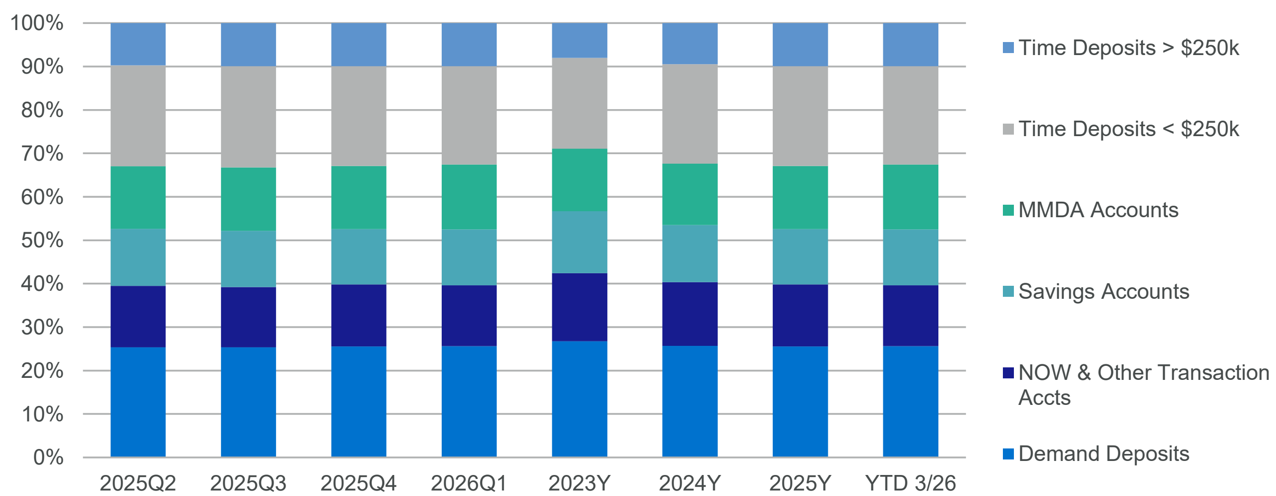
Appendix

Total Assets < $500 Million

Deposit Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	$113.3	$113.6	$115.9	$116.7	$116.9	$114.1	$115.9	$116.7
NOW & Other Transaction Accts	$63.4	$62.2	$64.5	$64.1	$68.5	$65.1	$64.5	$64.1
Savings Accounts	$58.7	$58.0	$57.9	$58.6	$62.4	$58.5	$57.9	$58.6
MMDA Accounts	$64.5	$65.4	$65.9	$67.9	$62.9	$62.8	$65.9	$67.9
Time Deposits < $250k	$103.6	$104.6	$104.0	$103.3	$91.4	$101.7	$104.0	$103.3
Time Deposits > $250k	$43.6	$44.5	$44.9	$45.2	$35.0	$42.2	$44.9	$45.2
Total Deposits	**$447.0**	**$448.4**	**$453.0**	**$455.8**	**$437.1**	**$444.4**	**$453.0**	**$455.8**
Memo: Total Brokered Deposits	$14.2	$14.7	$14.2	$13.6	$13.0	$14.6	$14.2	$13.6
Memo: Total Noninterest Bearing	$99.9	$100.1	$101.7	$101.6	$106.4	$101.1	$101.7	$101.6

Deposit Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	25.3%	25.3%	25.6%	25.6%	26.7%	25.7%	25.6%	25.6%
NOW & Other Transaction Accts	14.2%	13.9%	14.2%	14.1%	15.7%	14.6%	14.2%	14.1%
Savings Accounts	13.1%	12.9%	12.8%	12.9%	14.3%	13.2%	12.8%	12.9%
MMDA Accounts	14.4%	14.6%	14.5%	14.9%	14.4%	14.1%	14.5%	14.9%
Time Deposits < $250k	23.2%	23.3%	23.0%	22.7%	20.9%	22.9%	23.0%	22.7%
Time Deposits > $250k	9.8%	9.9%	9.9%	9.9%	8.0%	9.5%	9.9%	9.9%
Total Deposits	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
Memo: Total Brokered Deposits	3.2%	3.3%	3.1%	3.0%	3.0%	3.3%	3.1%	3.0%
Memo: Total Noninterest Bearing	22.3%	22.3%	22.4%	22.3%	24.3%	22.8%	22.4%	22.3%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	-5.6%	1.2%	7.9%	2.7%	-12.1%	-2.3%	1.5%	2.7%
NOW & Other Transaction Accts	-12.4%	-7.4%	15.0%	-2.8%	-9.3%	-5.0%	-0.8%	-2.8%
Savings Accounts	-6.4%	-4.5%	-1.0%	5.1%	-15.6%	-6.2%	-1.1%	5.1%
MMDA Accounts	-1.9%	5.6%	3.1%	12.5%	-10.8%	-0.1%	4.9%	12.5%
Time Deposits < $250k	2.3%	4.0%	-2.4%	-2.8%	22.1%	11.3%	2.2%	-2.8%
Time Deposits > $250k	6.0%	8.1%	3.6%	2.8%	48.6%	20.4%	6.5%	2.8%
Total Deposits	**-3.3%**	**1.2%**	**4.2%**	**2.4%**	**-3.2%**	**1.7%**	**1.9%**	**2.4%**
Memo: Total Brokered Deposits	-0.9%	13.1%	-13.1%	-16.5%	20.5%	12.4%	-2.6%	-16.5%
Memo: Total Noninterest Bearing	-6.0%	0.9%	6.4%	-0.5%	-13.5%	-4.9%	0.5%	-0.5%

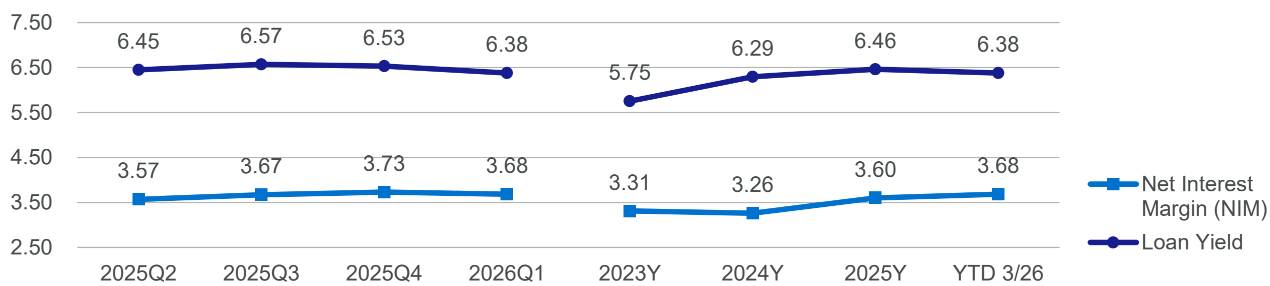
Appendix

Total Assets $500 Million–$2 Billion

Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	5.6	1.7	4.1	(3.0)	6.0	4.1	3.1	(3.0)
Deposit Growth (Annualized)	0.1	0.7	4.9	(1.1)	(0.2)	4.0	2.5	(1.1)
Loans / Assets	72.1	72.1	72.1	72.2	70.6	71.5	72.1	72.2
Loans / Deposits	84.7	84.7	84.8	84.3	83.9	84.3	84.8	84.3

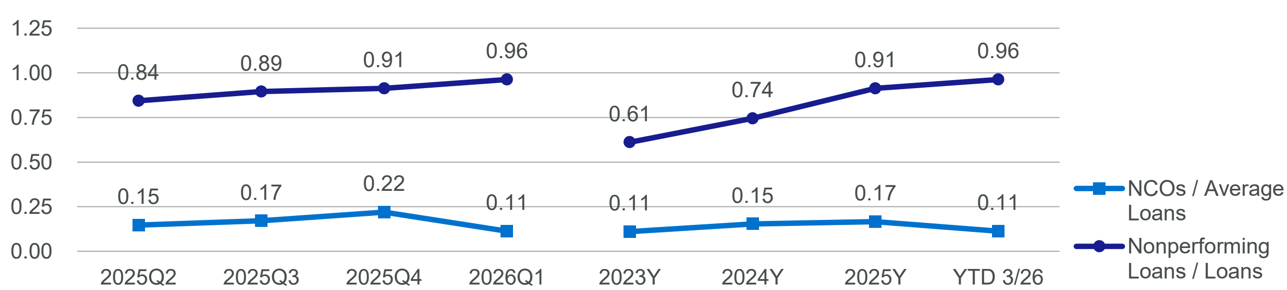
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Net Interest Margin (NIM)	**3.57**	**3.67**	**3.73**	**3.68**	**3.31**	**3.26**	**3.60**	**3.68**
Loan Yield / Cost of Funds Spread	4.33	4.44	4.48	4.44	4.11	4.03	4.36	4.44
Loan Yield	**6.45**	**6.57**	**6.53**	**6.38**	**5.75**	**6.29**	**6.46**	**6.38**
Cost of Funds	2.12	2.13	2.05	1.94	1.64	2.27	2.10	1.94

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



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
30-89 PD Loans / Loans	0.51	0.48	0.56	0.60	0.45	0.54	0.56	0.60
90+ PD Loans / Loans	0.07	0.06	0.06	0.07	0.06	0.06	0.06	0.07
Nonaccrual Loans / Loans	0.66	0.70	0.73	0.78	0.46	0.58	0.73	0.78
Noncurrent Loans / Loans	0.73	0.77	0.78	0.85	0.51	0.64	0.78	0.85
Modified Loans / Loans	0.19	0.19	0.19	0.18	0.16	0.17	0.19	0.18
Nonperforming Loans / Loans	**0.84**	**0.89**	**0.91**	**0.96**	**0.61**	**0.74**	**0.91**	**0.96**
Nonperforming Assets / Assets	0.65	0.69	0.70	0.74	0.45	0.57	0.70	0.74
ACL / Loans	1.22	1.22	1.23	1.23	1.25	1.22	1.23	1.23
Provision Expense / Avg Assets	0.15	0.17	0.21	0.11	0.11	0.13	0.16	0.11
NCOs / Average Loans	**0.15**	**0.17**	**0.22**	**0.11**	**0.11**	**0.15**	**0.17**	**0.11**
# Companies Reporting NCOs	*654*	*678*	*713*	*590*	*717*	*809*	*838*	*590*

NPLs / Loans & NCOs / Average Loans (%)

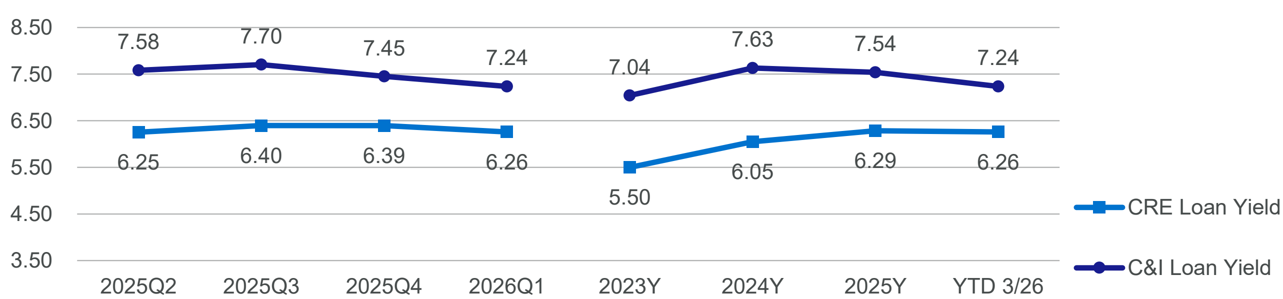


Appendix

Total Assets $500 Million–$2 Billion

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	1.09	1.16	1.13	1.15	0.94	0.91	1.08	1.15
ROAE	11.66	12.08	11.51	11.50	10.87	9.95	11.34	11.50
Net Income Per FTE ($000)	$85.9	$94.0	$89.0	$92.9	$70.8	$71.6	$86.1	$92.9
Noninterest Income / Avg Assets	0.51	0.51	0.51	0.49	0.51	0.51	0.51	0.49
Efficiency Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
Efficiency Ratio (FTE)	62.1	60.8	61.5	61.4	64.7	66.1	62.1	61.4
Total Assets Per FTE ($000)	$7,067	$7,197	$7,271	$7,331	$6,811	$7,017	$7,271	$7,331
Salary Expense Per FTE ($000)	$110.7	$113.2	$116.8	$117.0	$101.8	$106.5	$111.8	$117.0
Noninterest Expense / Avg Assets	2.48	2.51	2.56	2.53	2.45	2.45	2.53	2.53
Capital Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
Total Equity / Total Assets	9.64	9.94	9.95	10.03	9.13	9.37	9.95	10.03
Leverage Ratio	10.37	10.46	10.41	10.49	10.15	10.21	10.41	10.49
Total RB Capital Ratio	14.81	14.98	15.06	15.19	14.38	14.64	15.06	15.19
Liquidity Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
On-Hand Liquidity Ratio	15.4	15.8	16.0	16.6	15.0	15.5	16.0	16.6
Liquidity Ratio	17.3	17.6	18.0	18.6	17.0	17.2	18.0	18.6
Net Non-Core Funding Dep. Ratio	8.6	8.4	8.1	7.0	9.9	8.9	8.1	7.0
Reliance on Wholesale Funding	5.8	5.4	5.4	5.0	7.8	6.5	5.4	5.0
C&D / CRE Guidance Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
C&D Loans / Tier 1 Capital + ACL	49.1	48.7	48.9	48.6	52.2	49.9	48.9	48.6
# Companies > 100%	*122*	*113*	*115*	*112*	*154*	*127*	*115*	*112*
CRE Guidance Loans / Tier 1 Capital + ACL	197.9	197.3	197.4	197.0	198.3	198.8	197.4	197.0
# Companies > 300%	*181*	*174*	*169*	*175*	*195*	*185*	*169*	*175*
3-Year Growth (CRE Guid. Loans)	28.5	23.0	19.2	15.9	31.8	25.7	14.9	13.5
# Companies > 50%	*376*	*335*	*301*	*292*	*565*	*441*	*295*	*292*
Total # of Companies	*1,217*	*1,200*	*1,194*	*1,176*	*1,251*	*1,231*	*1,194*	*1,176*
CRE & C&I Loan Metrics	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
CRE Loan Yield	**6.25**	**6.40**	**6.39**	**6.26**	**5.50**	**6.05**	**6.29**	**6.26**
CRE Loan Growth (Annualized)	5.5	3.3	4.5	(0.0)	4.3	4.7	4.0	(0.0)
C&I Loan Yield	**7.58**	**7.70**	**7.45**	**7.24**	**7.04**	**7.63**	**7.54**	**7.24**
C&I Loan Growth (Annualized)	6.8	(2.3)	3.5	(3.7)	1.7	2.2	2.5	(3.7)

CRE & C&I Loan Yields (%)



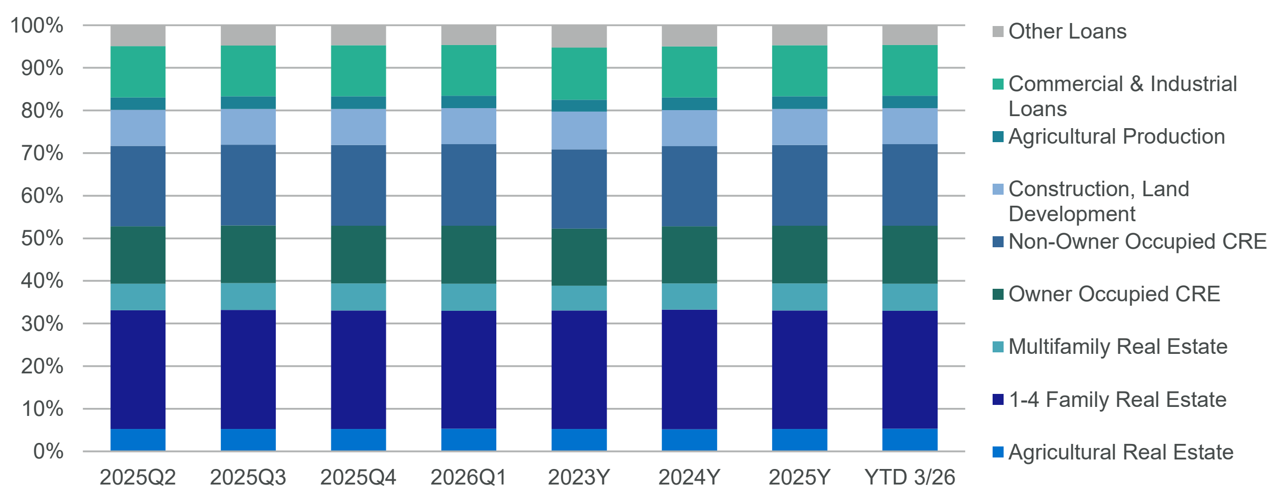
Appendix

Total Assets $500 Million–$2 Billion

Loan Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	$40.6	$40.8	$41.5	$41.4	$38.5	$39.8	$41.5	$41.4
1-4 Family Real Estate	$216.7	$217.8	$218.8	$216.3	$204.0	$214.0	$218.8	$216.3
Multifamily Real Estate	$48.3	$49.2	$49.9	$49.7	$42.7	$47.0	$49.9	$49.7
Owner Occupied CRE	$104.4	$105.2	$106.5	$106.3	$98.0	$102.5	$106.5	$106.3
Non-Owner Occupied CRE	$146.5	$147.6	$149.2	$149.4	$136.7	$143.3	$149.2	$149.4
Construction, Land Development	$65.3	$65.4	$66.3	$66.1	$64.8	$64.8	$66.3	$66.1
Total Real Estate Loans	**$621.7**	**$626.0**	**$632.3**	**$629.2**	**$584.7**	**$611.4**	**$632.3**	**$629.2**
Agricultural Production	$22.6	$23.0	$23.8	$22.8	$20.6	$22.4	$23.8	$22.8
Commercial & Industrial Loans	$93.6	$93.0	$93.8	$93.0	$89.6	$91.6	$93.8	$93.0
Other Loans	$38.1	$37.1	$37.2	$36.2	$38.4	$37.9	$37.2	$36.2
Total Loans	**$775.9**	**$779.2**	**$787.1**	**$781.2**	**$733.4**	**$763.2**	**$787.1**	**$781.2**

Loan Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	5.2%	5.2%	5.3%	5.3%	5.2%	5.2%	5.3%	5.3%
1-4 Family Real Estate	27.9%	28.0%	27.8%	27.7%	27.8%	28.0%	27.8%	27.7%
Multifamily Real Estate	6.2%	6.3%	6.3%	6.4%	5.8%	6.2%	6.3%	6.4%
Owner Occupied CRE	13.4%	13.5%	13.5%	13.6%	13.4%	13.4%	13.5%	13.6%
Non-Owner Occupied CRE	18.9%	18.9%	19.0%	19.1%	18.6%	18.8%	19.0%	19.1%
Construction, Land Development	8.4%	8.4%	8.4%	8.5%	8.8%	8.5%	8.4%	8.5%
Total Real Estate Loans	**80.1%**	**80.3%**	**80.3%**	**80.5%**	**79.7%**	**80.1%**	**80.3%**	**80.5%**
Agricultural Production	2.9%	3.0%	3.0%	2.9%	2.8%	2.9%	3.0%	2.9%
Commercial & Industrial Loans	12.1%	11.9%	11.9%	11.9%	12.2%	12.0%	11.9%	11.9%
Other Loans	4.9%	4.8%	4.7%	4.6%	5.2%	5.0%	4.7%	4.6%
Total Loans	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Loan Portfolio Mix (%)



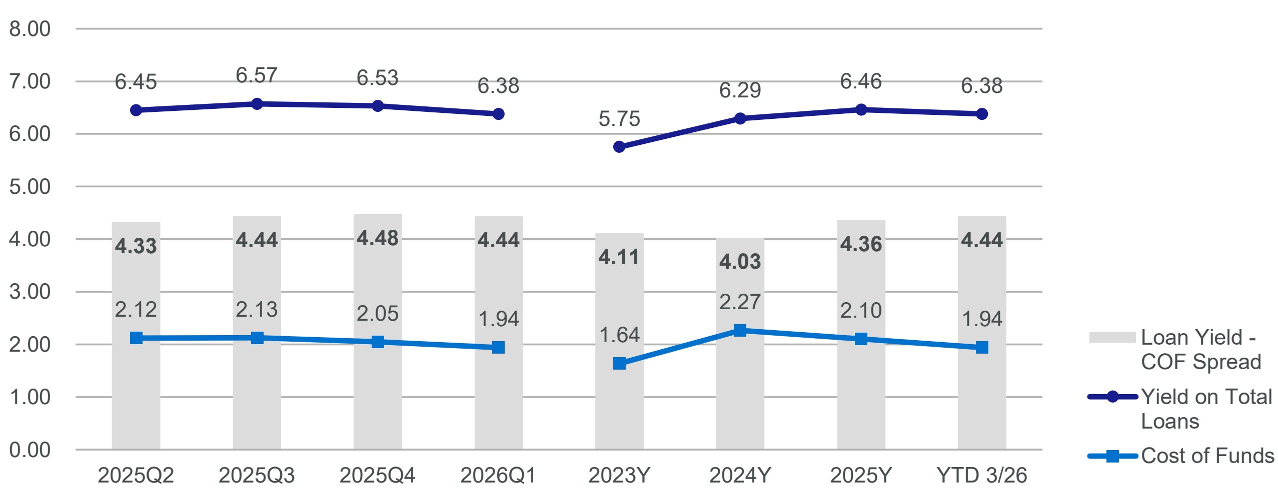
Appendix

Total Assets $500 Million–$2 Billion

Annualized Loan Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	6.1%	1.9%	7.2%	-0.9%	4.6%	3.4%	4.2%	-0.9%
1-4 Family Real Estate	5.2%	2.1%	1.8%	-4.6%	9.7%	4.9%	2.3%	-4.6%
Multifamily Real Estate	5.3%	6.7%	6.3%	-1.6%	10.4%	10.1%	6.2%	-1.6%
Owner Occupied CRE	5.5%	3.4%	4.7%	-0.8%	4.0%	4.6%	3.8%	-0.8%
Non-Owner Occupied CRE	5.6%	3.2%	4.3%	0.5%	4.6%	4.8%	4.1%	0.5%
Construction, Land Development	3.5%	0.8%	5.8%	-1.4%	5.5%	-0.1%	2.4%	-1.4%
Total Real Estate Loans	**5.2%**	**2.8%**	**4.0%**	**-1.9%**	**6.7%**	**4.6%**	**3.4%**	**-1.9%**
Agricultural Production	14.5%	7.3%	14.6%	-17.9%	9.6%	8.3%	6.6%	-17.9%
Commercial & Industrial Loans	6.8%	-2.3%	3.5%	-3.7%	1.7%	2.2%	2.5%	-3.7%
Other Loans	4.2%	-10.2%	0.4%	-10.0%	3.0%	-1.4%	-1.9%	-10.0%
Total Loans	**5.6%**	**1.7%**	**4.1%**	**-3.0%**	**6.0%**	**4.1%**	**3.1%**	**-3.0%**

Loan Yields / Funding Costs	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Yield on 1-4 Family RE	5.90	6.01	6.01	5.89	5.23	5.72	5.92	5.89
Yield on CRE	6.25	6.40	6.39	6.26	5.50	6.05	6.29	6.26
Yield on C&I	7.58	7.70	7.45	7.24	7.04	7.63	7.54	7.24
Yield on Total Loans	**6.45**	**6.57**	**6.53**	**6.38**	**5.75**	**6.29**	**6.46**	**6.38**
Cost of Int Bearing Trans Accts	1.59	1.61	1.53	1.44	1.31	1.70	1.57	1.44
Cost of Other Time Dep	3.94	3.89	3.83	3.59	3.15	4.27	3.92	3.59
Cost of CD > $250K	3.99	3.90	3.76	3.66	3.50	4.40	3.95	3.66
Cost of Int Bearing Deposits	2.58	2.59	2.50	2.37	1.97	2.74	2.56	2.37
Cost of Funds	**2.12**	**2.13**	**2.05**	**1.94**	**1.64**	**2.27**	**2.10**	**1.94**
Loan Yield - COF Spread	**4.33**	**4.44**	**4.48**	**4.44**	**4.11**	**4.03**	**4.36**	**4.44**

Loan Yield & Cost of Funds (%)



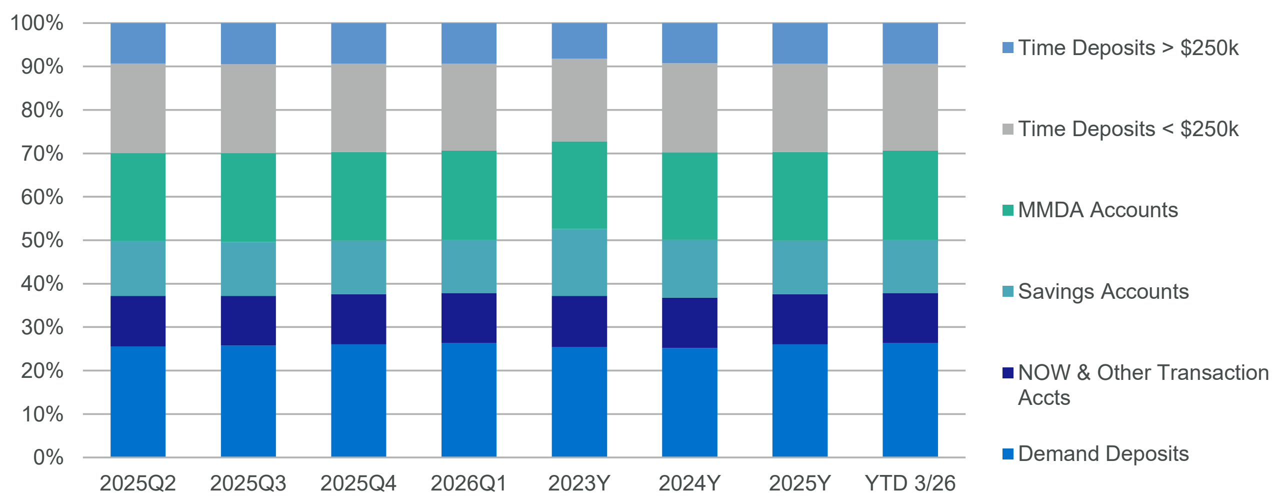
Appendix

Total Assets $500 Million–$2 Billion

Deposit Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	$241.1	$243.3	$248.3	$250.1	$227.0	$234.7	$248.3	$250.1
NOW & Other Transaction Accts	$108.7	$107.4	$110.5	$110.3	$105.9	$107.9	$110.5	$110.3
Savings Accounts	$119.7	$117.1	$117.7	$116.2	$138.0	$124.0	$117.7	$116.2
MMDA Accounts	$189.9	$192.3	$194.7	$195.5	$180.5	$187.6	$194.7	$195.5
Time Deposits < $250k	$194.2	$193.8	$193.7	$190.2	$170.6	$191.0	$193.7	$190.2
Time Deposits > $250k	$87.5	$88.9	$89.4	$89.3	$73.2	$85.9	$89.4	$89.3
Total Deposits	**$941.2**	**$942.9**	**$954.3**	**$951.6**	**$895.2**	**$930.9**	**$954.3**	**$951.6**
Memo: Total Brokered Deposits	$47.6	$46.4	$46.9	$44.5	$44.0	$47.1	$46.9	$44.5
Memo: Total Noninterest Bearing	$204.3	$204.1	$205.1	$202.6	$210.6	$204.4	$205.1	$202.6

Deposit Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	25.6%	25.8%	26.0%	26.3%	25.4%	25.2%	26.0%	26.3%
NOW & Other Transaction Accts	11.6%	11.4%	11.6%	11.6%	11.8%	11.6%	11.6%	11.6%
Savings Accounts	12.7%	12.4%	12.3%	12.2%	15.4%	13.3%	12.3%	12.2%
MMDA Accounts	20.2%	20.4%	20.4%	20.5%	20.2%	20.1%	20.4%	20.5%
Time Deposits < $250k	20.6%	20.6%	20.3%	20.0%	19.1%	20.5%	20.3%	20.0%
Time Deposits > $250k	9.3%	9.4%	9.4%	9.4%	8.2%	9.2%	9.4%	9.4%
Total Deposits	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
Memo: Total Brokered Deposits	5.1%	4.9%	4.9%	4.7%	4.9%	5.1%	4.9%	4.7%
Memo: Total Noninterest Bearing	21.7%	21.6%	21.5%	21.3%	23.5%	22.0%	21.5%	21.3%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	4.1%	3.8%	8.2%	2.9%	-5.5%	3.4%	5.8%	2.9%
NOW & Other Transaction Accts	-9.1%	-4.8%	11.4%	-0.8%	-3.2%	1.8%	2.4%	-0.8%
Savings Accounts	-7.9%	-8.5%	2.0%	-5.1%	-21.6%	-10.2%	-5.0%	-5.1%
MMDA Accounts	0.3%	5.0%	4.9%	1.7%	-9.0%	3.9%	3.8%	1.7%
Time Deposits < $250k	3.2%	-0.9%	-0.2%	-7.2%	37.1%	11.9%	1.4%	-7.2%
Time Deposits > $250k	4.6%	6.0%	2.5%	-0.6%	51.5%	17.3%	4.1%	-0.6%
Total Deposits	**0.1%**	**0.7%**	**4.9%**	**-1.1%**	**-0.2%**	**4.0%**	**2.5%**	**-1.1%**
Memo: Total Brokered Deposits	1.2%	-10.0%	3.9%	-20.0%	56.2%	7.1%	-0.4%	-20.0%
Memo: Total Noninterest Bearing	0.5%	-0.3%	1.9%	-4.9%	-12.5%	-2.9%	0.3%	-4.9%

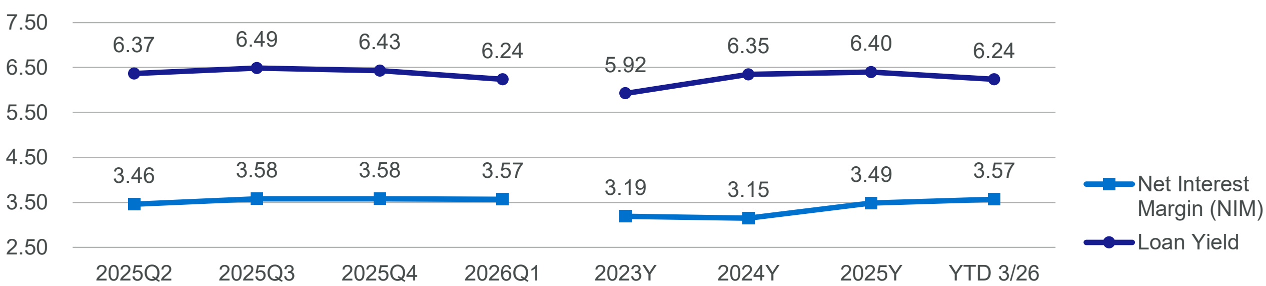
Appendix

Total Assets $2 Billion–$10 Billion

Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	1.5	0.1	2.8	1.2	6.7	4.2	1.5	1.2
Deposit Growth (Annualized)	(5.1)	2.9	1.7	3.3	2.7	4.8	1.2	3.3
Loans / Assets	75.4	74.6	74.8	74.9	74.3	74.9	74.8	74.9
Loans / Deposits	89.0	87.8	88.9	88.5	89.2	88.8	88.9	88.5

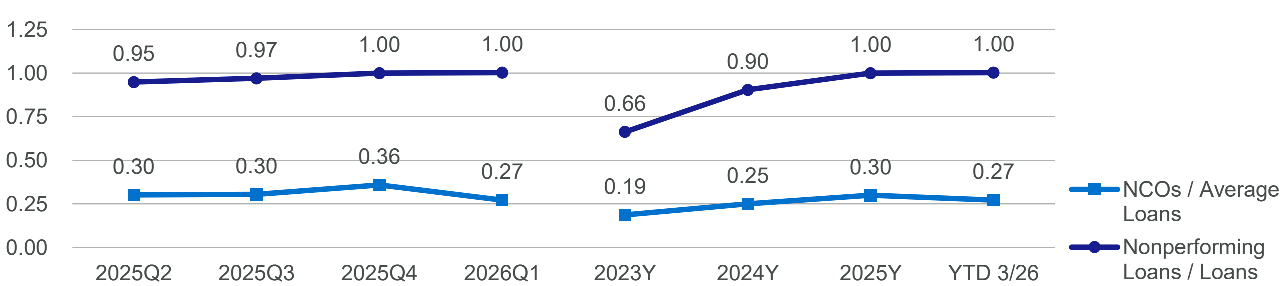
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Net Interest Margin (NIM)	**3.46**	**3.58**	**3.58**	**3.57**	**3.19**	**3.15**	**3.49**	**3.57**
Loan Yield / Cost of Funds Spread	4.15	4.26	4.31	4.26	4.06	3.92	4.20	4.26
Loan Yield	**6.37**	**6.49**	**6.43**	**6.24**	**5.92**	**6.35**	**6.40**	**6.24**
Cost of Funds	2.22	2.22	2.12	1.97	1.87	2.43	2.20	1.97

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



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
30-89 PD Loans / Loans	0.40	0.39	0.48	0.49	0.38	0.43	0.48	0.49
90+ PD Loans / Loans	0.10	0.10	0.10	0.10	0.17	0.13	0.10	0.10
Nonaccrual Loans / Loans	0.69	0.71	0.74	0.76	0.50	0.65	0.74	0.76
Noncurrent Loans / Loans	0.78	0.81	0.84	0.86	0.67	0.78	0.84	0.86
Modified Loans / Loans	0.26	0.26	0.26	0.24	0.16	0.25	0.26	0.24
Nonperforming Loans / Loans	**0.95**	**0.97**	**1.00**	**1.00**	**0.66**	**0.90**	**1.00**	**1.00**
Nonperforming Assets / Assets	0.73	0.75	0.77	0.77	0.49	0.69	0.77	0.77
ACL / Loans	1.28	1.27	1.25	1.24	1.27	1.27	1.25	1.24
Provision Expense / Avg Assets	0.26	0.25	0.21	0.18	0.19	0.21	0.23	0.18
NCOs / Average Loans	**0.30**	**0.30**	**0.36**	**0.27**	**0.19**	**0.25**	**0.30**	**0.27**
# Companies Reporting NCOs	*319*	*329*	*347*	*314*	*354*	*384*	*375*	*314*

NPLs / Loans & NCOs / Average Loans (%)

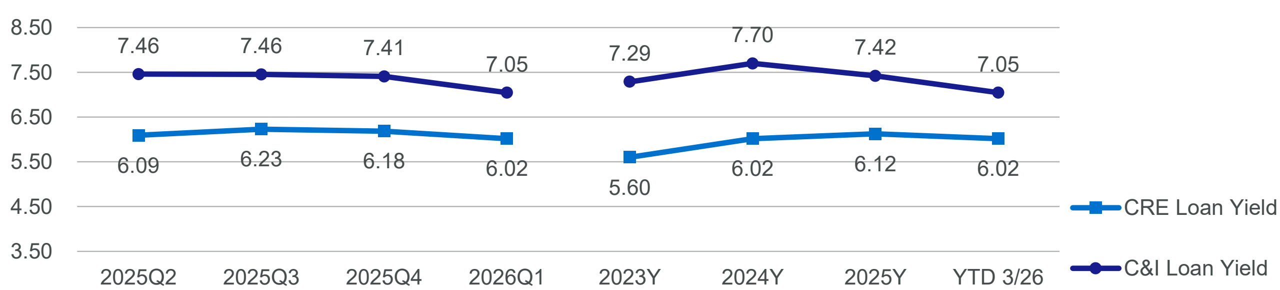


Appendix

Total Assets $2 Billion–$10 Billion

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	1.13	1.21	1.23	1.24	0.98	0.92	1.14	1.24
ROAE	11.32	11.95	11.70	11.95	10.84	10.01	11.33	11.95
Net Income Per FTE ($000)	$108.9	$113.8	$116.5	$124.5	$89.0	$92.5	$109.2	$124.5
Noninterest Income / Avg Assets	0.63	0.64	0.65	0.64	0.61	0.64	0.64	0.64
Efficiency Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
Efficiency Ratio (FTE)	58.2	57.1	57.5	57.6	61.0	62.3	58.5	57.6
Total Assets Per FTE ($000)	$9,065	$9,222	$9,303	$9,380	$8,750	$9,029	$9,303	$9,380
Salary Expense Per FTE ($000)	$126.0	$128.5	$131.8	$131.4	$114.1	$119.9	$126.8	$131.4
Noninterest Expense / Avg Assets	2.32	2.32	2.39	2.39	2.28	2.30	2.36	2.39
Capital Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
Total Equity / Total Assets	10.32	10.58	10.59	10.56	9.76	10.02	10.59	10.56
Leverage Ratio	10.22	10.32	10.35	10.41	9.92	10.10	10.35	10.41
Total RB Capital Ratio	14.08	14.26	14.22	14.41	13.73	13.97	14.22	14.41
Liquidity Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
On-Hand Liquidity Ratio	12.8	13.6	13.2	13.9	11.8	12.7	13.2	13.9
Liquidity Ratio	15.0	15.0	15.0	15.4	13.9	14.2	15.0	15.4
Net Non-Core Funding Dep. Ratio	10.6	9.5	9.8	9.0	11.7	11.2	9.8	9.0
Reliance on Wholesale Funding	8.5	8.2	7.8	7.4	10.2	8.8	7.8	7.4
C&D / CRE Guidance Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
C&D Loans / Tier 1 Capital + ACL	47.1	46.1	45.2	44.7	51.5	49.0	45.2	44.7
# Companies > 100%	*35*	*35*	*34*	*30*	*52*	*39*	*34*	*30*
CRE Guidance Loans / Tier 1 Capital + ACL	234.0	231.2	232.0	230.7	236.5	235.2	232.0	230.7
# Companies > 300%	*122*	*108*	*110*	*109*	*126*	*128*	*110*	*109*
3-Year Growth (CRE Guid. Loans)	29.6	22.6	17.9	14.6	38.9	33.3	14.6	11.7
# Companies > 50%	*142*	*114*	*98*	*94*	*212*	*177*	*94*	*94*
Total # of Companies	*457*	*451*	*446*	*438*	*472*	*465*	*446*	*438*
CRE & C&I Loan Metrics	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
CRE Loan Yield	**6.09**	**6.23**	**6.18**	**6.02**	**5.60**	**6.02**	**6.12**	**6.02**
CRE Loan Growth (Annualized)	0.3	0.1	4.5	1.4	7.7	6.1	2.3	1.4
C&I Loan Yield	**7.46**	**7.46**	**7.41**	**7.05**	**7.29**	**7.70**	**7.42**	**7.05**
C&I Loan Growth (Annualized)	4.1	(4.2)	4.0	2.9	4.4	4.7	1.3	2.9

CRE & C&I Loan Yields (%)



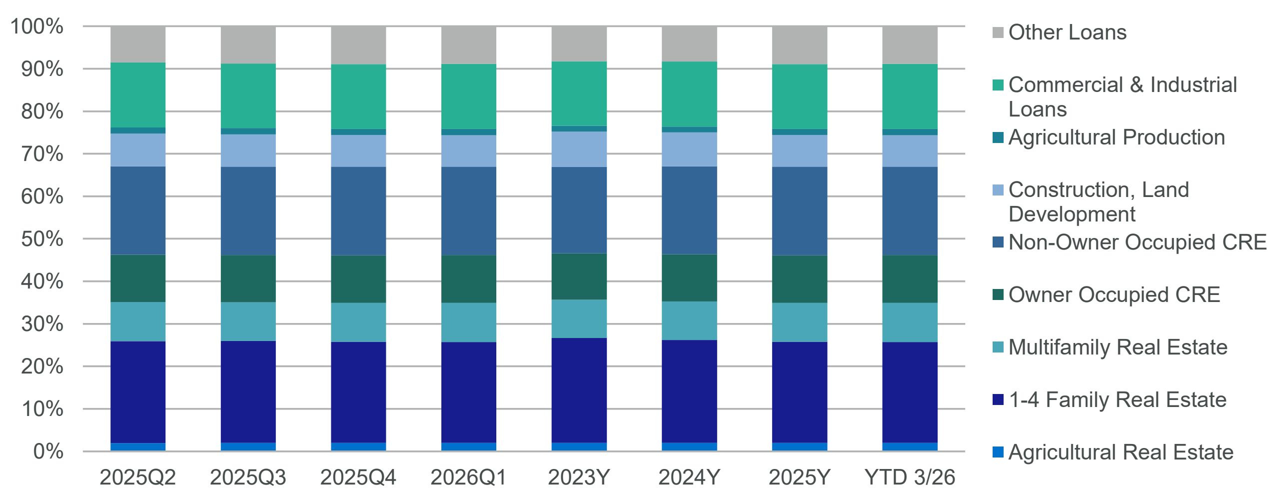
Appendix

Total Assets $2 Billion–$10 Billion

Loan Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	$25.7	$26.1	$26.5	$27.0	$25.4	$25.8	$26.5	$27.0
1-4 Family Real Estate	$314.9	$314.8	$314.2	$313.9	$307.6	$315.0	$314.2	$313.9
Multifamily Real Estate	$120.4	$119.3	$121.0	$122.4	$113.1	$118.0	$121.0	$122.4
Owner Occupied CRE	$146.1	$146.0	$147.8	$148.6	$136.1	$145.3	$147.8	$148.6
Non-Owner Occupied CRE	$272.5	$272.8	$275.7	$276.4	$254.2	$268.8	$275.7	$276.4
Construction, Land Development	$101.0	$99.6	$98.1	$97.8	$104.1	$103.7	$98.1	$97.8
Total Real Estate Loans	**$980.6**	**$978.6**	**$983.4**	**$986.1**	**$940.5**	**$976.7**	**$983.4**	**$986.1**
Agricultural Production	$19.0	$19.8	$19.2	$19.4	$16.6	$17.9	$19.2	$19.4
Commercial & Industrial Loans	$201.4	$199.3	$201.3	$202.9	$189.8	$198.9	$201.3	$202.9
Other Loans	$111.3	$115.1	$117.9	$117.4	$102.8	$108.5	$117.9	$117.4
Total Loans	**$1,312.3**	**$1,312.7**	**$1,321.8**	**$1,325.8**	**$1,249.7**	**$1,302.0**	**$1,321.8**	**$1,325.8**

Loan Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
1-4 Family Real Estate	24.0%	24.0%	23.8%	23.7%	24.6%	24.2%	23.8%	23.7%
Multifamily Real Estate	9.2%	9.1%	9.2%	9.2%	9.1%	9.1%	9.2%	9.2%
Owner Occupied CRE	11.1%	11.1%	11.2%	11.2%	10.9%	11.2%	11.2%	11.2%
Non-Owner Occupied CRE	20.8%	20.8%	20.9%	20.8%	20.3%	20.6%	20.9%	20.8%
Construction, Land Development	7.7%	7.6%	7.4%	7.4%	8.3%	8.0%	7.4%	7.4%
Total Real Estate Loans	**74.7%**	**74.5%**	**74.4%**	**74.4%**	**75.3%**	**75.0%**	**74.4%**	**74.4%**
Agricultural Production	1.4%	1.5%	1.5%	1.5%	1.3%	1.4%	1.5%	1.5%
Commercial & Industrial Loans	15.3%	15.2%	15.2%	15.3%	15.2%	15.3%	15.2%	15.3%
Other Loans	8.5%	8.8%	8.9%	8.9%	8.2%	8.3%	8.9%	8.9%
Total Loans	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Loan Portfolio Mix (%)



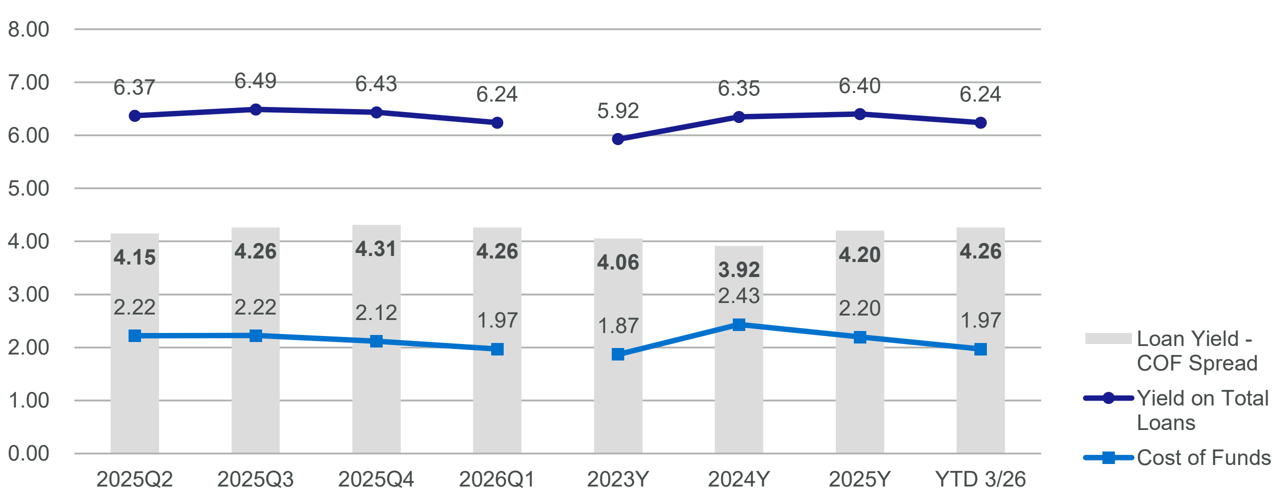
Appendix

Total Assets $2 Billion–$10 Billion

Annualized Loan Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	0.2%	6.7%	6.0%	7.2%	3.5%	1.5%	2.8%	7.2%
1-4 Family Real Estate	0.6%	-0.1%	-0.7%	-0.4%	6.4%	2.4%	-0.3%	-0.4%
Multifamily Real Estate	0.3%	-3.8%	5.7%	4.6%	8.8%	4.3%	2.5%	4.6%
Owner Occupied CRE	-0.8%	-0.4%	5.0%	2.2%	6.7%	6.8%	1.7%	2.2%
Non-Owner Occupied CRE	0.8%	0.4%	4.2%	1.0%	8.2%	5.8%	2.6%	1.0%
Construction, Land Development	-5.1%	-5.6%	-5.8%	-1.5%	10.2%	-0.4%	-5.4%	-1.5%
Total Real Estate Loans	**-0.2%**	**-0.8%**	**2.0%**	**1.1%**	**7.6%**	**3.8%**	**0.7%**	**1.1%**
Agricultural Production	31.1%	15.5%	-10.4%	4.2%	11.0%	8.2%	7.5%	4.2%
Commercial & Industrial Loans	3.6%	-4.1%	3.9%	3.2%	4.3%	4.8%	1.2%	3.2%
Other Loans	7.5%	13.6%	9.8%	-1.5%	2.6%	5.5%	8.7%	-1.5%
Total Loans	**1.5%**	**0.1%**	**2.8%**	**1.2%**	**6.7%**	**4.2%**	**1.5%**	**1.2%**

Loan Yields / Funding Costs	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Yield on 1-4 Family RE	5.44	5.53	5.53	5.45	4.81	5.29	5.46	5.45
Yield on CRE	6.09	6.23	6.18	6.02	5.60	6.02	6.12	6.02
Yield on C&I	7.46	7.46	7.41	7.05	7.29	7.70	7.42	7.05
Yield on Total Loans	**6.37**	**6.49**	**6.43**	**6.24**	**5.92**	**6.35**	**6.40**	**6.24**
Cost of Int Bearing Trans Accts	2.19	2.18	2.04	1.89	2.10	2.45	2.14	1.89
Cost of Other Time Dep	3.95	3.90	3.82	3.60	3.43	4.36	3.92	3.60
Cost of CD > $250K	4.00	3.93	3.80	3.62	3.59	4.51	3.97	3.62
Cost of Int Bearing Deposits	2.72	2.73	2.60	2.42	2.24	2.96	2.70	2.42
Cost of Funds	**2.22**	**2.22**	**2.12**	**1.97**	**1.87**	**2.43**	**2.20**	**1.97**
Loan Yield - COF Spread	**4.15**	**4.26**	**4.31**	**4.26**	**4.06**	**3.92**	**4.20**	**4.26**

Loan Yield & Cost of Funds (%)



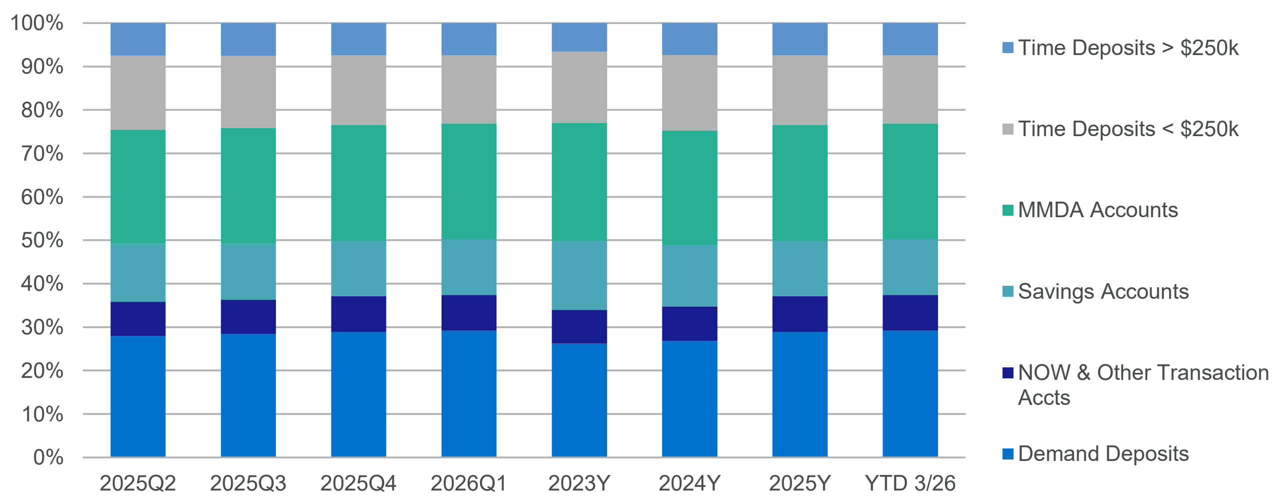
Appendix

Total Assets $2 Billion–$10 Billion

Deposit Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	$424.6	$434.6	$444.3	$451.9	$379.7	$407.0	$444.3	$451.9
NOW & Other Transaction Accts	$119.8	$120.9	$126.8	$127.3	$112.4	$121.0	$126.8	$127.3
Savings Accounts	$202.6	$196.6	$195.6	$198.5	$228.7	$215.3	$195.6	$198.5
MMDA Accounts	$399.1	$408.0	$408.4	$413.7	$394.8	$400.1	$408.4	$413.7
Time Deposits < $250k	$259.2	$254.7	$246.9	$242.2	$238.8	$263.8	$246.9	$242.2
Time Deposits > $250k	$113.5	$115.3	$114.4	$115.2	$94.9	$111.7	$114.4	$115.2
Total Deposits	**$1,521.5**	**$1,532.6**	**$1,538.9**	**$1,551.7**	**$1,451.2**	**$1,521.0**	**$1,538.9**	**$1,551.7**
Memo: Total Brokered Deposits	$107.6	$103.0	$100.6	$95.7	$104.2	$112.8	$100.6	$95.7
Memo: Total Noninterest Bearing	$344.7	$346.1	$346.8	$350.6	$350.1	$343.8	$346.8	$350.6

Deposit Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	27.9%	28.4%	28.9%	29.1%	26.2%	26.8%	28.9%	29.1%
NOW & Other Transaction Accts	7.9%	7.9%	8.2%	8.2%	7.7%	8.0%	8.2%	8.2%
Savings Accounts	13.3%	12.8%	12.7%	12.8%	15.8%	14.2%	12.7%	12.8%
MMDA Accounts	26.2%	26.6%	26.5%	26.7%	27.2%	26.3%	26.5%	26.7%
Time Deposits < $250k	17.0%	16.6%	16.0%	15.6%	16.5%	17.3%	16.0%	15.6%
Time Deposits > $250k	7.5%	7.5%	7.4%	7.4%	6.5%	7.3%	7.4%	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%	6.5%	6.2%	7.2%	7.4%	6.5%	6.2%
Memo: Total Noninterest Bearing	22.7%	22.6%	22.5%	22.6%	24.1%	22.6%	22.5%	22.6%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	-2.0%	9.4%	8.9%	6.9%	2.6%	7.2%	9.1%	6.9%
NOW & Other Transaction Accts	-17.2%	3.9%	19.4%	1.8%	-2.4%	7.6%	4.8%	1.8%
Savings Accounts	-4.5%	-11.8%	-2.1%	5.8%	-17.9%	-5.8%	-9.1%	5.8%
MMDA Accounts	-6.6%	8.9%	0.4%	5.2%	-4.7%	1.3%	2.1%	5.2%
Time Deposits < $250k	-6.1%	-7.0%	-12.3%	-7.7%	41.6%	10.5%	-6.4%	-7.7%
Time Deposits > $250k	2.4%	6.2%	-3.2%	2.8%	48.6%	17.7%	2.4%	2.8%
Total Deposits	**-5.1%**	**2.9%**	**1.7%**	**3.3%**	**2.7%**	**4.8%**	**1.2%**	**3.3%**
Memo: Total Brokered Deposits	-15.8%	-17.3%	-9.2%	-19.6%	28.6%	8.3%	-10.8%	-19.6%
Memo: Total Noninterest Bearing	-3.9%	1.7%	0.8%	4.4%	-12.4%	-1.8%	0.9%	4.4%

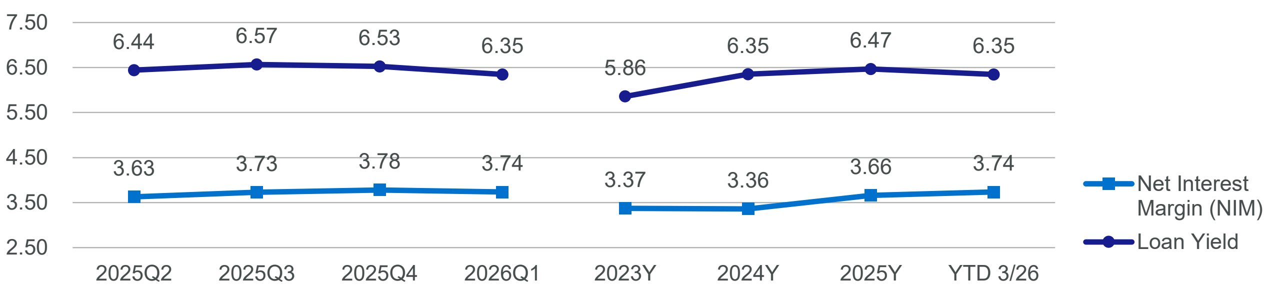
Appendix

Total Assets <$10 Billion

Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	3.1	1.1	3.5	(0.6)	6.2	4.0	2.3	(0.6)
Deposit Growth (Annualized)	(3.2)	1.9	3.1	1.7	0.8	4.1	1.7	1.7
Loans / Assets	68.6	68.5	68.8	68.3	66.6	68.2	68.8	68.3
Loans / Deposits	80.5	80.6	80.8	80.0	78.8	79.8	80.8	80.0

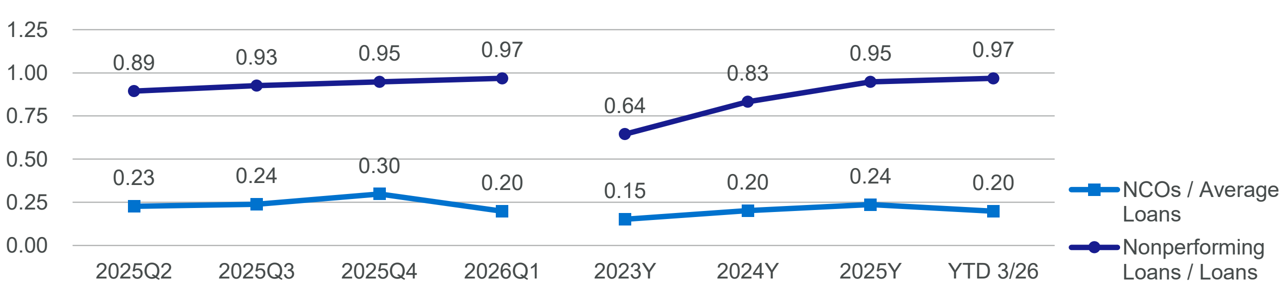
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Net Interest Margin (NIM)	**3.63**	**3.73**	**3.78**	**3.74**	**3.37**	**3.36**	**3.66**	**3.74**
Loan Yield / Cost of Funds Spread	4.30	4.41	4.46	4.41	4.13	4.03	4.34	4.41
Loan Yield	**6.44**	**6.57**	**6.53**	**6.35**	**5.86**	**6.35**	**6.47**	**6.35**
Cost of Funds	2.15	2.15	2.07	1.94	1.72	2.32	2.13	1.94

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



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
30-89 PD Loans / Loans	0.49	0.46	0.55	0.59	0.44	0.51	0.55	0.59
90+ PD Loans / Loans	0.10	0.09	0.09	0.10	0.12	0.11	0.09	0.10
Nonaccrual Loans / Loans	0.67	0.70	0.73	0.76	0.48	0.62	0.73	0.76
Noncurrent Loans / Loans	0.77	0.80	0.82	0.85	0.61	0.73	0.82	0.85
Modified Loans / Loans	0.22	0.22	0.22	0.21	0.16	0.21	0.22	0.21
Nonperforming Loans / Loans	**0.89**	**0.93**	**0.95**	**0.97**	**0.64**	**0.83**	**0.95**	**0.97**
Nonperforming Assets / Assets	0.68	0.71	0.73	0.74	0.47	0.63	0.73	0.74
ACL / Loans	1.26	1.26	1.25	1.24	1.27	1.25	1.25	1.24
Provision Expense / Avg Assets	0.21	0.20	0.21	0.14	0.15	0.17	0.19	0.14
NCOs / Average Loans	**0.23**	**0.24**	**0.30**	**0.20**	**0.15**	**0.20**	**0.24**	**0.20**
# Companies Reporting NCOs	*2,006*	*2,039*	*2,249*	*1,830*	*2,417*	*2,612*	*2,677*	*1,830*

NPLs / Loans & NCOs / Average Loans (%)



Appendix

Total Assets <$10 Billion

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	1.06	1.12	1.07	1.11	0.91	0.88	1.04	1.11
ROAE	10.84	11.17	10.40	10.80	10.40	9.34	10.50	10.80
Net Income Per FTE ($000)	$94.7	$100.4	$98.3	$104.0	$76.2	$79.3	$93.7	$104.0
Noninterest Income / Avg Assets	0.42	0.43	0.42	0.40	0.44	0.43	0.43	0.40

Efficiency Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Efficiency Ratio (FTE)	62.9	62.0	63.9	62.6	66.1	67.5	63.5	62.6
Total Assets Per FTE ($000)	$7,760	$7,893	$7,977	$8,055	$7,482	$7,718	$7,977	$8,055
Salary Expense Per FTE ($000)	$115.1	$117.5	$121.5	$120.6	$105.3	$110.4	$116.2	$120.6
Noninterest Expense / Avg Assets	2.53	2.55	2.66	2.56	2.50	2.53	2.58	2.56

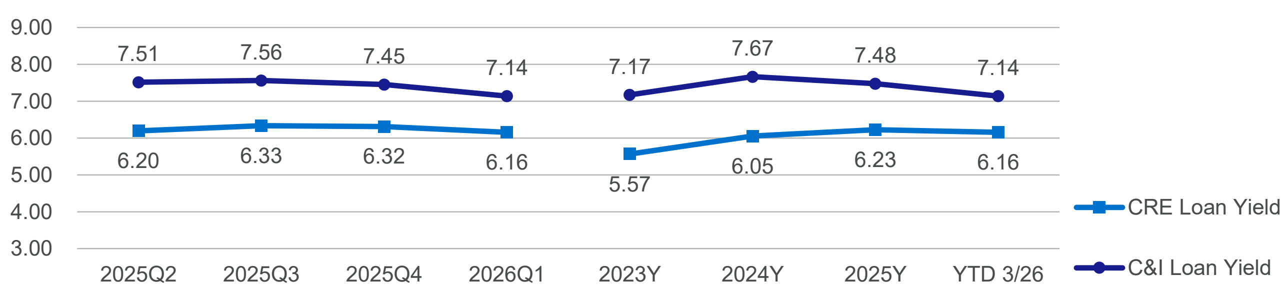
Capital Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Total Equity / Total Assets	10.05	10.35	10.35	10.34	9.45	9.65	10.35	10.34
Leverage Ratio	10.84	10.90	10.83	10.90	10.58	10.64	10.83	10.90
Total RB Capital Ratio	15.51	15.64	15.60	15.76	15.27	15.49	15.60	15.76

Liquidity Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
On-Hand Liquidity Ratio	18.1	18.5	18.3	19.1	17.7	18.0	18.3	19.1
Liquidity Ratio	20.1	20.4	20.3	21.0	20.3	20.0	20.3	21.0
Net Non-Core Funding Dep. Ratio	5.3	5.2	4.9	3.4	6.1	5.4	4.9	3.4
Reliance on Wholesale Funding	3.9	3.7	3.5	2.8	5.8	4.5	3.5	2.8

C&D / CRE Guidance Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
C&D Loans / Tier 1 Capital + ACL	45.6	45.0	44.7	44.4	48.9	47.0	44.7	44.4
# Companies > 100%	*283*	*265*	*268*	*269*	*352*	*297*	*268*	*269*
CRE Guidance Loans / Tier 1 Capital + ACL	203.4	201.6	202.4	201.6	204.2	204.5	202.4	201.6
# Companies > 300%	*405*	*385*	*387*	*382*	*422*	*408*	*387*	*382*
3-Year Growth (CRE Guid. Loans)	28.6	22.2	18.2	15.0	34.9	29.4	14.4	12.1
# Companies > 50%	*1,256*	*1,159*	*1,061*	*1,040*	*1,851*	*1,532*	*1,061*	*1,040*
Total # of Companies	*4,221*	*4,181*	*4,141*	*4,082*	*4,380*	*4,282*	*4,141*	*4,082*

CRE & C&I Loan Metrics	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
CRE Loan Yield	**6.20**	**6.33**	**6.32**	**6.16**	**5.57**	**6.05**	**6.23**	**6.16**
CRE Loan Growth (Annualized)	2.3	1.5	4.7	1.0	6.1	5.3	3.1	1.0
C&I Loan Yield	**7.51**	**7.56**	**7.45**	**7.14**	**7.17**	**7.67**	**7.48**	**7.14**
C&I Loan Growth (Annualized)	4.4	(3.4)	3.8	0.4	3.5	3.7	1.5	0.4

CRE & C&I Loan Yields (%)



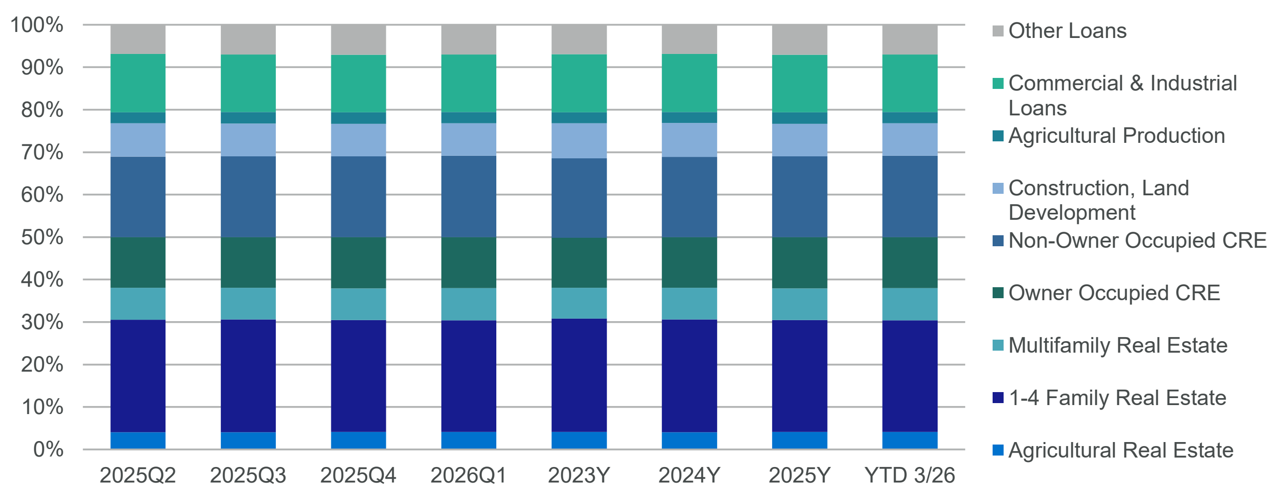
Appendix

Total Assets <$10 Billion

Loan Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	$98.4	$99.2	$100.5	$100.9	$95.2	$97.4	$100.5	$100.9
1-4 Family Real Estate	$643.3	$645.8	$647.4	$644.5	$615.1	$637.8	$647.4	$644.5
Multifamily Real Estate	$181.8	$181.5	$184.1	$185.5	$168.0	$177.7	$184.1	$185.5
Owner Occupied CRE	$289.8	$290.8	$294.5	$295.3	$271.5	$286.5	$294.5	$295.3
Non-Owner Occupied CRE	$461.3	$463.1	$468.3	$469.4	$431.1	$453.6	$468.3	$469.4
Construction, Land Development	$189.4	$188.4	$188.3	$187.9	$191.5	$191.6	$188.3	$187.9
Total Real Estate Loans	**$1,864.0**	**$1,868.9**	**$1,883.1**	**$1,883.4**	**$1,772.4**	**$1,844.7**	**$1,883.1**	**$1,883.4**
Agricultural Production	$63.9	$65.7	$66.8	$64.6	$58.3	$62.8	$66.8	$64.6
Commercial & Industrial Loans	$332.3	$329.6	$332.6	$333.1	$315.9	$327.8	$332.6	$333.1
Other Loans	$167.4	$170.2	$172.9	$170.9	$160.3	$164.7	$172.9	$170.9
Total Loans	**$2,427.7**	**$2,434.4**	**$2,455.5**	**$2,452.0**	**$2,306.9**	**$2,400.0**	**$2,455.5**	**$2,452.0**

Loan Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%
1-4 Family Real Estate	26.5%	26.5%	26.4%	26.3%	26.7%	26.6%	26.4%	26.3%
Multifamily Real Estate	7.5%	7.5%	7.5%	7.6%	7.3%	7.4%	7.5%	7.6%
Owner Occupied CRE	11.9%	11.9%	12.0%	12.0%	11.8%	11.9%	12.0%	12.0%
Non-Owner Occupied CRE	19.0%	19.0%	19.1%	19.1%	18.7%	18.9%	19.1%	19.1%
Construction, Land Development	7.8%	7.7%	7.7%	7.7%	8.3%	8.0%	7.7%	7.7%
Total Real Estate Loans	**76.8%**	**76.8%**	**76.7%**	**76.8%**	**76.8%**	**76.9%**	**76.7%**	**76.8%**
Agricultural Production	2.6%	2.7%	2.7%	2.6%	2.5%	2.6%	2.7%	2.6%
Commercial & Industrial Loans	13.7%	13.5%	13.5%	13.6%	13.7%	13.7%	13.5%	13.6%
Other Loans	6.9%	7.0%	7.0%	7.0%	6.9%	6.9%	7.0%	7.0%
Total Loans	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Loan Portfolio Mix (%)



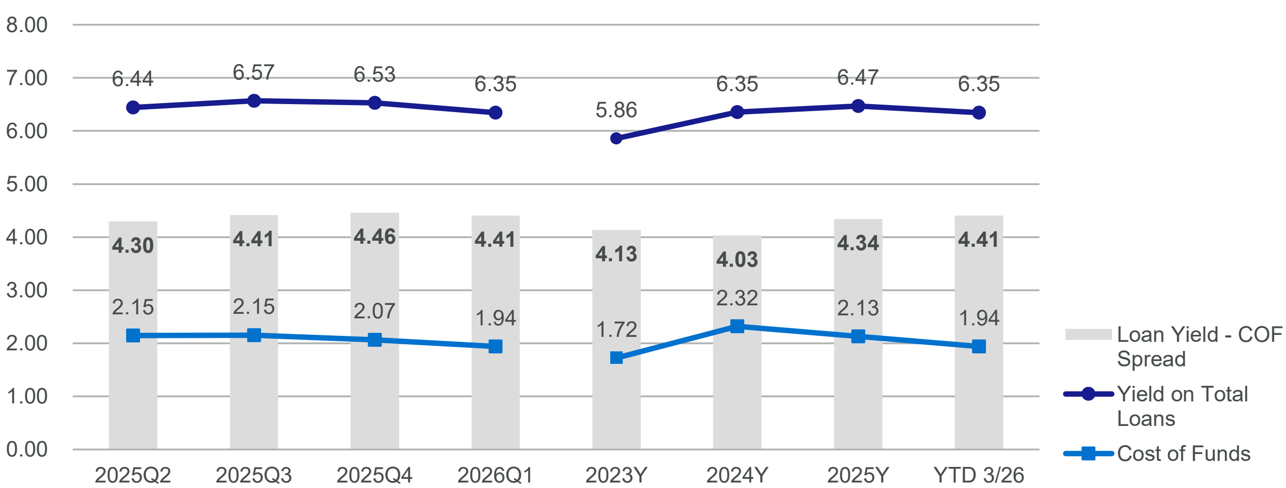
Appendix

Total Assets <$10 Billion

Annualized Loan Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	3.6%	3.3%	5.3%	1.5%	3.7%	2.2%	3.2%	1.5%
1-4 Family Real Estate	3.1%	1.5%	1.0%	-1.8%	7.8%	3.7%	1.5%	-1.8%
Multifamily Real Estate	1.8%	-0.6%	5.7%	2.9%	8.9%	5.8%	3.6%	2.9%
Owner Occupied CRE	2.0%	1.5%	5.1%	1.0%	5.3%	5.5%	2.8%	1.0%
Non-Owner Occupied CRE	2.4%	1.5%	4.5%	1.0%	6.6%	5.2%	3.2%	1.0%
Construction, Land Development	-1.6%	-2.1%	-0.3%	-0.9%	7.7%	0.1%	-1.7%	-0.9%
Total Real Estate Loans	**2.2%**	**1.1%**	**3.0%**	**0.1%**	**7.0%**	**4.1%**	**2.1%**	**0.1%**
Agricultural Production	19.0%	11.3%	6.4%	-12.8%	9.2%	7.7%	6.4%	-12.8%
Commercial & Industrial Loans	4.1%	-3.4%	3.7%	0.5%	3.5%	3.8%	1.5%	0.5%
Other Loans	5.8%	6.7%	6.4%	-4.7%	2.7%	2.7%	5.0%	-4.7%
Total Loans	**3.1%**	**1.1%**	**3.5%**	**-0.6%**	**6.2%**	**4.0%**	**2.3%**	**-0.6%**

Loan Yields / Funding Costs	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Yield on 1-4 Family RE	5.72	5.83	5.83	5.73	5.04	5.55	5.75	5.73
Yield on CRE	6.20	6.33	6.32	6.16	5.57	6.05	6.23	6.16
Yield on C&I	7.51	7.56	7.45	7.14	7.17	7.67	7.48	7.14
Yield on Total Loans	**6.44**	**6.57**	**6.53**	**6.35**	**5.86**	**6.35**	**6.47**	**6.35**
Cost of Int Bearing Trans Accts	1.81	1.82	1.72	1.60	1.61	1.97	1.78	1.60
Cost of Other Time Dep	3.93	3.88	3.81	3.59	3.23	4.27	3.90	3.59
Cost of CD > $250K	3.99	3.91	3.79	3.64	3.51	4.44	3.95	3.64
Cost of Int Bearing Deposits	2.63	2.64	2.54	2.38	2.07	2.82	2.61	2.38
Cost of Funds	**2.15**	**2.15**	**2.07**	**1.94**	**1.72**	**2.32**	**2.13**	**1.94**
Loan Yield - COF Spread	**4.30**	**4.41**	**4.46**	**4.41**	**4.13**	**4.03**	**4.34**	**4.41**

Loan Yield & Cost of Funds (%)



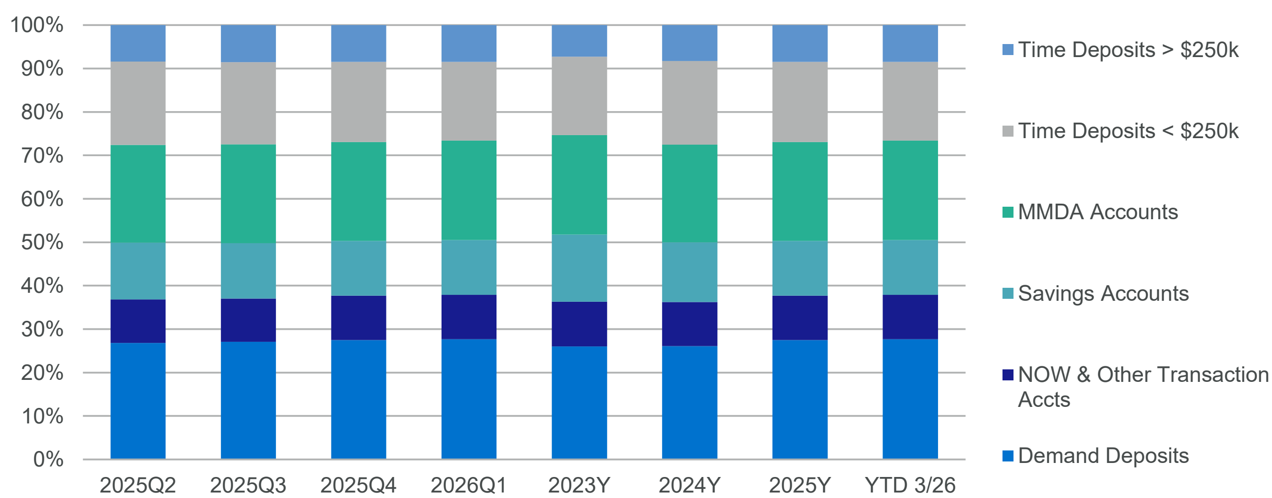
Appendix

Total Assets <$10 Billion

Deposit Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	$779.0	$791.6	$808.4	$818.7	$723.5	$755.9	$808.4	$818.7
NOW & Other Transaction Accts	$291.9	$290.5	$301.8	$301.7	$286.9	$293.9	$301.8	$301.7
Savings Accounts	$381.0	$371.8	$371.2	$373.3	$429.1	$397.8	$371.2	$373.3
MMDA Accounts	$653.5	$665.7	$668.9	$677.1	$638.1	$650.5	$668.9	$677.1
Time Deposits < $250k	$557.1	$553.1	$544.6	$535.7	$500.7	$556.5	$544.6	$535.7
Time Deposits > $250k	$244.7	$248.6	$248.6	$249.6	$203.2	$239.7	$248.6	$249.6
Total Deposits	**$2,909.7**	**$2,923.8**	**$2,946.3**	**$2,959.0**	**$2,783.5**	**$2,896.4**	**$2,946.3**	**$2,959.0**
Memo: Total Brokered Deposits	$169.5	$164.1	$161.7	$153.9	$161.2	$174.5	$161.7	$153.9
Memo: Total Noninterest Bearing	$648.8	$650.3	$653.5	$654.7	$667.1	$649.4	$653.5	$654.7

Deposit Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	26.8%	27.1%	27.4%	27.7%	26.0%	26.1%	27.4%	27.7%
NOW & Other Transaction Accts	10.0%	9.9%	10.2%	10.2%	10.3%	10.1%	10.2%	10.2%
Savings Accounts	13.1%	12.7%	12.6%	12.6%	15.4%	13.7%	12.6%	12.6%
MMDA Accounts	22.5%	22.8%	22.7%	22.9%	22.9%	22.5%	22.7%	22.9%
Time Deposits < $250k	19.1%	18.9%	18.5%	18.1%	18.0%	19.2%	18.5%	18.1%
Time Deposits > $250k	8.4%	8.5%	8.4%	8.4%	7.3%	8.3%	8.4%	8.4%
Total Deposits	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
Memo: Total Brokered Deposits	5.8%	5.6%	5.5%	5.2%	5.8%	6.0%	5.5%	5.2%
Memo: Total Noninterest Bearing	22.3%	22.2%	22.2%	22.1%	24.0%	22.4%	22.2%	22.1%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	-0.7%	6.5%	8.5%	5.1%	-2.7%	4.5%	7.0%	5.1%
NOW & Other Transaction Accts	-13.2%	-1.8%	15.5%	-0.1%	-4.4%	2.5%	2.7%	-0.1%
Savings Accounts	-5.9%	-9.6%	-0.6%	2.2%	-18.8%	-7.3%	-6.7%	2.2%
MMDA Accounts	-4.1%	7.5%	2.0%	4.9%	-6.6%	1.9%	2.8%	4.9%
Time Deposits < $250k	-1.3%	-2.8%	-6.1%	-6.6%	36.1%	11.1%	-2.1%	-6.6%
Time Deposits > $250k	3.8%	6.5%	0.0%	1.6%	49.7%	18.0%	3.7%	1.6%
Total Deposits	**-3.2%**	**1.9%**	**3.1%**	**1.7%**	**0.8%**	**4.1%**	**1.7%**	**1.7%**
Memo: Total Brokered Deposits	-9.9%	-12.7%	-5.8%	-19.4%	34.4%	8.3%	-7.3%	-19.4%
Memo: Total Noninterest Bearing	-2.8%	0.9%	2.0%	0.8%	-12.6%	-2.7%	0.6%	0.8%

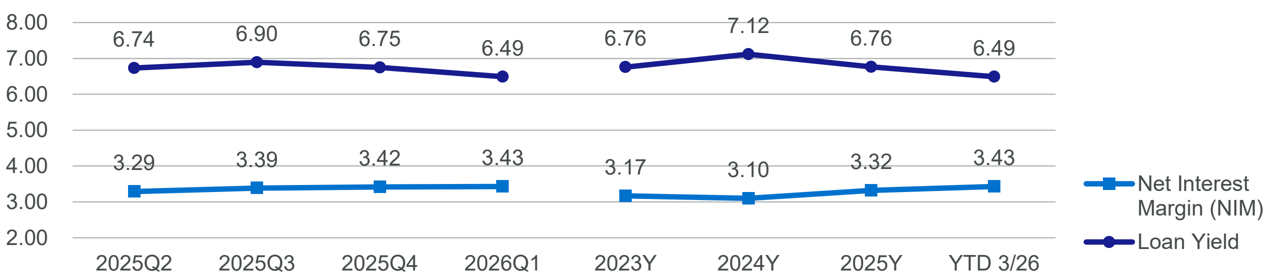
Appendix

Total Assets >$10 Billion

Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	9.3	5.7	9.2	8.0	0.9	1.7	6.7	8.0
Deposit Growth (Annualized)	5.3	1.7	7.2	10.7	(2.6)	1.8	4.9	10.7
Loans / Assets	69.0	68.9	69.0	69.3	67.7	68.0	69.0	69.3
Loans / Deposits	84.1	82.8	83.1	83.5	83.5	83.4	83.1	83.5

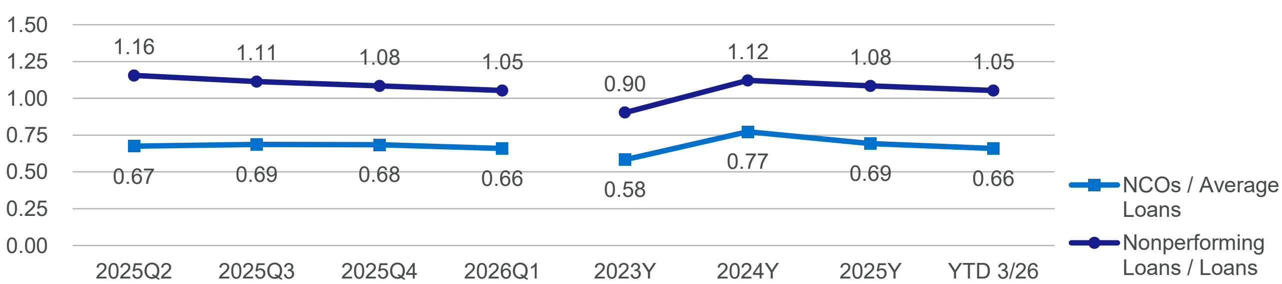
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Net Interest Margin (NIM)	**3.29**	**3.39**	**3.42**	**3.43**	**3.17**	**3.10**	**3.32**	**3.43**
Loan Yield / Cost of Funds Spread	4.44	4.57	4.55	4.41	4.63	4.49	4.49	4.41
Loan Yield	**6.74**	**6.90**	**6.75**	**6.49**	**6.76**	**7.12**	**6.76**	**6.49**
Cost of Funds	2.30	2.33	2.19	2.08	2.13	2.62	2.27	2.08

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



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
30-89 PD Loans / Loans	0.54	0.55	0.60	0.53	0.63	0.63	0.60	0.53
90+ PD Loans / Loans	0.32	0.31	0.33	0.36	0.32	0.35	0.33	0.36
Nonaccrual Loans / Loans	0.68	0.67	0.66	0.65	0.59	0.68	0.66	0.65
Noncurrent Loans / Loans	1.00	0.98	0.99	1.00	0.91	1.04	0.99	1.00
Modified Loans / Loans	0.48	0.44	0.43	0.41	0.32	0.44	0.43	0.41
Nonperforming Loans / Loans	**1.16**	**1.11**	**1.08**	**1.05**	**0.90**	**1.12**	**1.08**	**1.05**
Nonperforming Assets / Assets	0.59	0.57	0.57	0.54	0.46	0.58	0.57	0.54
ACL / Loans	1.80	1.77	1.71	1.70	1.83	1.84	1.71	1.70
Provision Expense / Avg Assets	0.49	0.33	0.30	0.35	0.39	0.40	0.37	0.35
NCOs / Average Loans	**0.67**	**0.69**	**0.68**	**0.66**	**0.58**	**0.77**	**0.69**	**0.66**
# Companies Reporting NCOs	*137*	*133*	*138*	*129*	*144*	*148*	*140*	*129*

NPLs / Loans & NCOs / Average Loans (%)

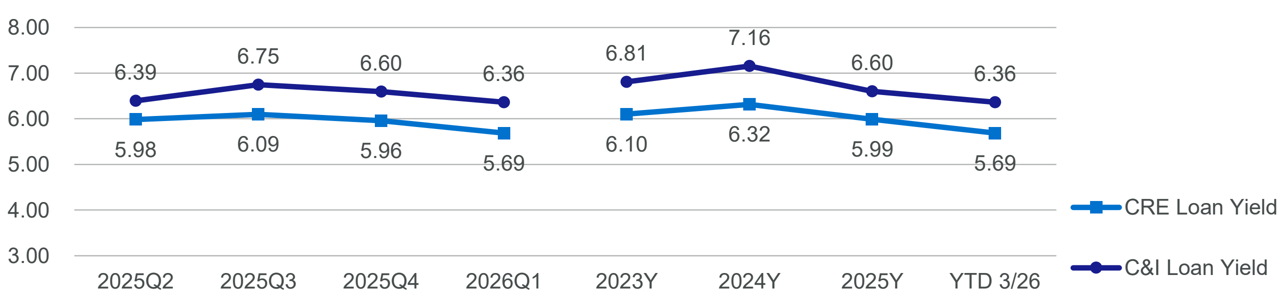


Appendix

Total Assets >$10 Billion

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	1.14	1.22	1.25	1.18	0.96	0.99	1.13	1.18
ROAE	10.47	11.06	11.19	10.26	9.74	9.41	10.44	10.26
Net Income Per FTE ($000)	$146.4	$168.7	$164.9	$169.8	$133.2	$143.2	$157.0	$169.8
Noninterest Income / Avg Assets	0.73	0.75	0.75	0.68	0.66	0.70	0.73	0.68
Efficiency Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
Efficiency Ratio (FTE)	55.6	54.7	54.7	55.3	57.2	57.8	55.5	55.3
Total Assets Per FTE ($000)	$13,298	$13,437	$13,499	$14,043	$12,427	$12,838	$13,499	$14,043
Salary Expense Per FTE ($000)	$148.3	$150.4	$151.3	$162.9	$139.6	$143.6	$150.1	$162.9
Noninterest Expense / Avg Assets	2.22	2.24	2.28	2.26	2.23	2.16	2.24	2.26
Capital Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
Total Equity / Total Assets	11.16	11.23	11.20	11.30	10.27	10.88	11.20	11.30
Leverage Ratio	10.06	10.02	9.82	9.94	9.55	9.85	9.82	9.94
Total RB Capital Ratio	14.38	14.45	14.33	14.31	13.80	14.47	14.33	14.31
Liquidity Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
On-Hand Liquidity Ratio	14.4	14.8	14.3	15.0	13.2	14.6	14.3	15.0
Liquidity Ratio	16.5	16.8	16.6	16.6	15.7	16.9	16.6	16.6
Net Non-Core Funding Dep. Ratio	7.2	7.6	7.3	6.9	10.1	7.7	7.3	6.9
Reliance on Wholesale Funding	10.4	9.5	9.4	9.4	13.0	10.3	9.4	9.4
C&D / CRE Guidance Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
C&D Loans / Tier 1 Capital + ACL	13.5	13.2	12.8	12.6	15.9	14.5	12.8	12.6
# Companies > 100%	*1*	*3*	*2*	*2*	*6*	*2*	*2*	*2*
CRE Guidance Loans / Tier 1 Capital + ACL	82.3	82.2	82.8	83.3	87.3	82.8	82.8	83.3
# Companies > 300%	*21*	*23*	*21*	*19*	*30*	*24*	*21*	*19*
3-Year Growth (CRE Guid. Loans)	13.1	10.9	9.3	7.6	19.0	10.4	3.0	4.4
# Companies > 50%	*29*	*28*	*25*	*23*	*44*	*35*	*25*	*23*
Total # of Companies	*154*	*152*	*151*	*148*	*160*	*159*	*151*	*148*
CRE & C&I Loan Metrics	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
CRE Loan Yield	**5.98**	**6.09**	**5.96**	**5.69**	**6.10**	**6.32**	**5.99**	**5.69**
CRE Loan Growth (Annualized)	4.7	3.8	6.1	5.7	(0.2)	(1.2)	3.6	5.7
C&I Loan Yield	**6.39**	**6.75**	**6.60**	**6.36**	**6.81**	**7.16**	**6.60**	**6.36**
C&I Loan Growth (Annualized)	(0.9)	(2.3)	3.8	18.5	(3.0)	(5.4)	0.9	18.5

CRE & C&I Loan Yields (%)



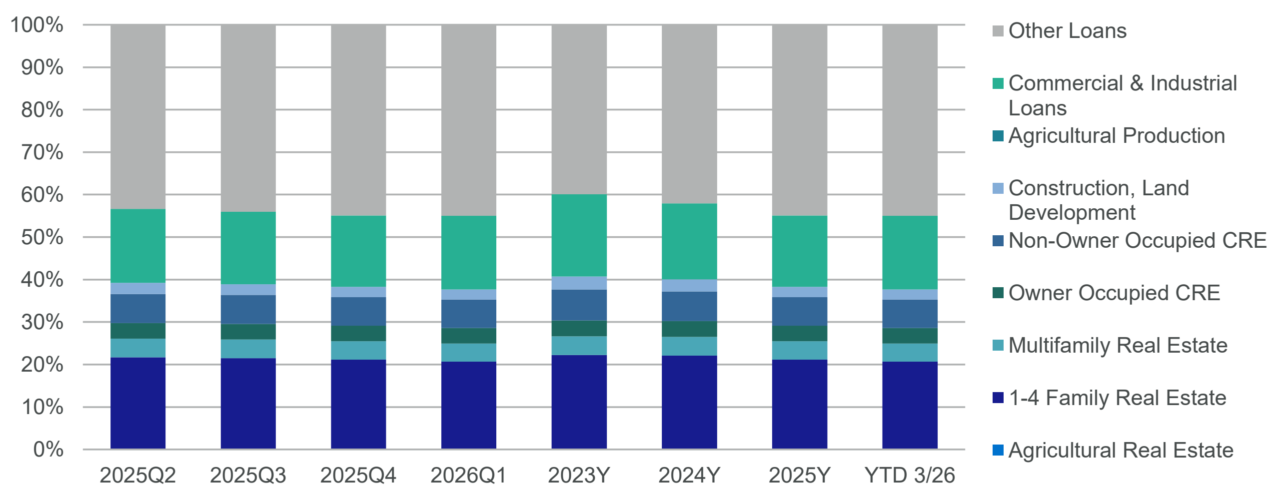
Appendix

Total Assets >$10 Billion

Loan Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	$20.6	$20.9	$21.3	$21.5	$21.4	$21.2	$21.3	$21.5
1-4 Family Real Estate	$2,257.7	$2,270.0	$2,282.6	$2,277.6	$2,212.2	$2,237.2	$2,282.6	$2,277.6
Multifamily Real Estate	$459.7	$466.2	$471.9	$476.1	$440.8	$448.4	$471.9	$476.1
Owner Occupied CRE	$387.9	$393.2	$399.2	$405.2	$370.8	$381.1	$399.2	$405.2
Non-Owner Occupied CRE	$716.8	$722.0	$732.8	$743.0	$734.5	$711.2	$732.8	$743.0
Construction, Land Development	$277.8	$272.8	$266.0	$263.4	$307.4	$291.0	$266.0	$263.4
Total Real Estate Loans	**$4,120.5**	**$4,145.1**	**$4,173.8**	**$4,186.8**	**$4,087.2**	**$4,090.0**	**$4,173.8**	**$4,186.8**
Agricultural Production	$21.9	$22.3	$23.9	$21.1	$23.6	$23.4	$23.9	$21.1
Commercial & Industrial Loans	$1,825.6	$1,817.2	$1,828.6	$1,925.4	$1,943.2	$1,824.8	$1,828.6	$1,925.4
Other Loans	$4,555.5	$4,688.2	$4,890.6	$5,000.7	$4,007.2	$4,296.6	$4,890.6	$5,000.7
Total Loans	**$10,523.5**	**$10,672.7**	**$10,916.9**	**$11,134.0**	**$10,061.2**	**$10,234.7**	**$10,916.9**	**$11,134.0**

Loan Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
1-4 Family Real Estate	21.5%	21.3%	20.9%	20.5%	22.0%	21.9%	20.9%	20.5%
Multifamily Real Estate	4.4%	4.4%	4.3%	4.3%	4.4%	4.4%	4.3%	4.3%
Owner Occupied CRE	3.7%	3.7%	3.7%	3.6%	3.7%	3.7%	3.7%	3.6%
Non-Owner Occupied CRE	6.8%	6.8%	6.7%	6.7%	7.3%	6.9%	6.7%	6.7%
Construction, Land Development	2.6%	2.6%	2.4%	2.4%	3.1%	2.8%	2.4%	2.4%
Total Real Estate Loans	**39.2%**	**38.8%**	**38.2%**	**37.6%**	**40.6%**	**40.0%**	**38.2%**	**37.6%**
Agricultural Production	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Commercial & Industrial Loans	17.3%	17.0%	16.8%	17.3%	19.3%	17.8%	16.8%	17.3%
Other Loans	43.3%	43.9%	44.8%	44.9%	39.8%	42.0%	44.8%	44.9%
Total Loans	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Loan Portfolio Mix (%)



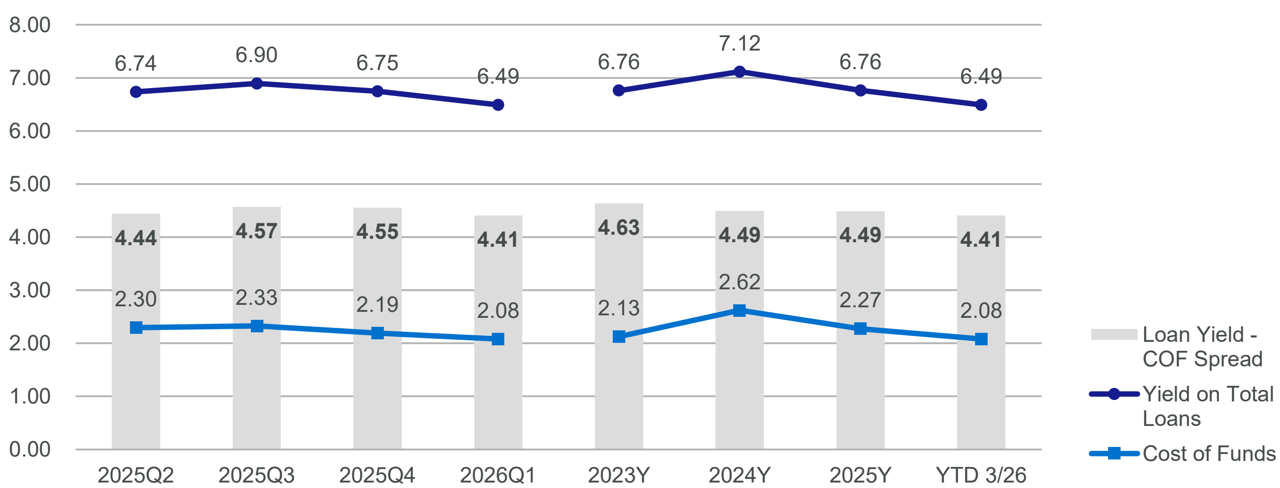
Appendix

Total Assets >$10 Billion

Annualized Loan Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	-3.9%	6.8%	6.7%	4.7%	-2.3%	-1.1%	0.5%	4.7%
1-4 Family Real Estate	3.9%	2.2%	2.2%	-0.9%	1.8%	1.1%	2.0%	-0.9%
Multifamily Real Estate	4.0%	5.7%	4.9%	3.6%	-0.3%	1.7%	5.2%	3.6%
Owner Occupied CRE	5.1%	5.4%	6.1%	6.0%	0.9%	2.8%	4.8%	6.0%
Non-Owner Occupied CRE	4.4%	2.9%	6.0%	5.5%	-0.7%	-3.2%	3.0%	5.5%
Construction, Land Development	-11.9%	-7.2%	-9.9%	-3.9%	7.3%	-5.3%	-8.6%	-3.9%
Total Real Estate Loans	**3.0%**	**2.4%**	**2.8%**	**1.2%**	**1.4%**	**0.1%**	**2.1%**	**1.2%**
Agricultural Production	-6.2%	7.6%	28.7%	-47.0%	4.2%	-1.1%	2.2%	-47.0%
Commercial & Industrial Loans	-1.4%	-1.9%	2.5%	21.2%	-2.5%	-6.1%	0.2%	21.2%
Other Loans	19.8%	11.6%	17.3%	9.0%	2.0%	7.2%	13.8%	9.0%
Total Loans	**9.3%**	**5.7%**	**9.2%**	**8.0%**	**0.9%**	**1.7%**	**6.7%**	**8.0%**

Loan Yields / Funding Costs	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Yield on 1-4 Family RE	4.41	4.45	4.45	4.43	4.09	4.35	4.41	4.43
Yield on CRE	5.98	6.09	5.96	5.69	6.10	6.32	5.99	5.69
Yield on C&I	6.39	6.75	6.60	6.36	6.81	7.16	6.60	6.36
Yield on Total Loans	**6.74**	**6.90**	**6.75**	**6.49**	**6.76**	**7.12**	**6.76**	**6.49**
Cost of Int Bearing Trans Accts	2.79	2.86	2.61	2.39	3.01	3.30	2.77	2.39
Cost of Other Time Dep	3.91	3.91	3.80	3.58	3.87	4.45	3.91	3.58
Cost of CD > $250K	4.07	4.07	3.86	3.59	4.49	4.93	4.07	3.59
Cost of Int Bearing Deposits	2.42	2.46	2.32	2.18	2.27	2.81	2.41	2.18
Cost of Funds	**2.30**	**2.33**	**2.19**	**2.08**	**2.13**	**2.62**	**2.27**	**2.08**
Loan Yield - COF Spread	**4.44**	**4.57**	**4.55**	**4.41**	**4.63**	**4.49**	**4.49**	**4.41**

Loan Yield & Cost of Funds (%)



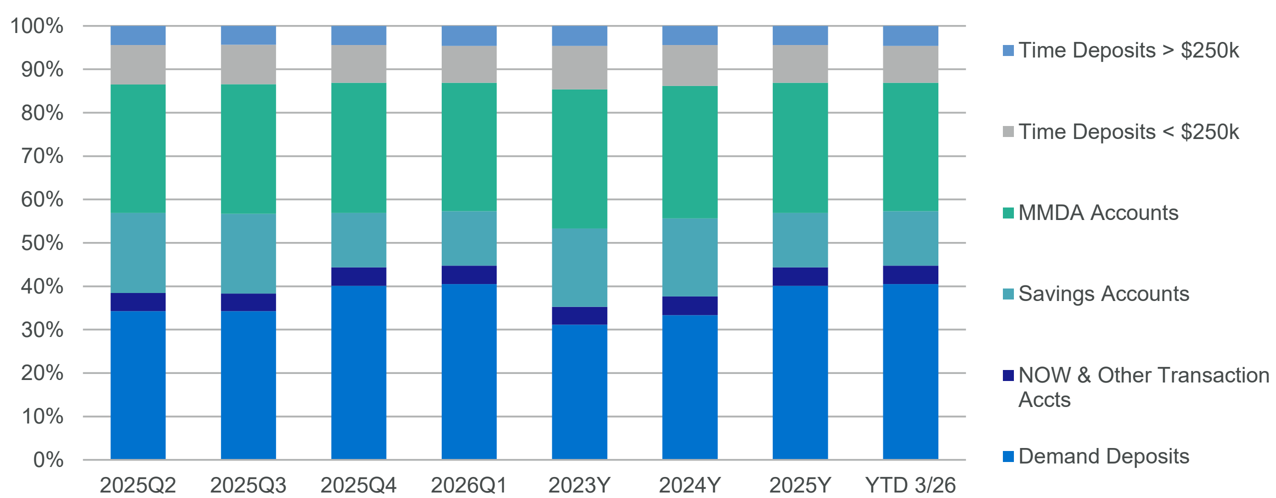
Appendix

Total Assets >$10 Billion

Deposit Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	$5,144.2	$5,174.2	$6,170.4	$6,380.0	$4,507.0	$4,917.0	$6,170.4	$6,380.0
NOW & Other Transaction Accts	$627.8	$611.1	$648.4	$668.3	$593.7	$632.5	$648.4	$668.3
Savings Accounts	$2,766.1	$2,769.0	$1,929.6	$1,977.7	$2,612.5	$2,655.7	$1,929.6	$1,977.7
MMDA Accounts	$4,449.1	$4,502.9	$4,615.2	$4,662.7	$4,635.7	$4,505.2	$4,615.2	$4,662.7
Time Deposits < $250k	$1,362.5	$1,371.0	$1,332.9	$1,336.2	$1,445.0	$1,386.1	$1,332.9	$1,336.2
Time Deposits > $250k	$662.8	$657.6	$682.2	$729.3	$670.7	$651.7	$682.2	$729.3
Total Deposits	**$16,643.9**	**$16,713.7**	**$17,015.4**	**$17,471.3**	**$15,930.7**	**$16,212.9**	**$17,015.4**	**$17,471.3**
Memo: Total Brokered Deposits	$1,014.9	$1,012.0	$993.9	$1,002.0	$1,153.5	$1,021.0	$993.9	$1,002.0
Memo: Total Noninterest Bearing	$3,225.6	$3,223.4	$3,212.8	$3,340.1	$3,308.3	$3,205.5	$3,212.8	$3,340.1

Deposit Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	30.9%	31.0%	36.3%	36.5%	28.3%	30.3%	36.3%	36.5%
NOW & Other Transaction Accts	3.8%	3.7%	3.8%	3.8%	3.7%	3.9%	3.8%	3.8%
Savings Accounts	16.6%	16.6%	11.3%	11.3%	16.4%	16.4%	11.3%	11.3%
MMDA Accounts	26.7%	26.9%	27.1%	26.7%	29.1%	27.8%	27.1%	26.7%
Time Deposits < $250k	8.2%	8.2%	7.8%	7.6%	9.1%	8.5%	7.8%	7.6%
Time Deposits > $250k	4.0%	3.9%	4.0%	4.2%	4.2%	4.0%	4.0%	4.2%
Total Deposits	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
Memo: Total Brokered Deposits	6.1%	6.1%	5.8%	5.7%	7.2%	6.3%	5.8%	5.7%
Memo: Total Noninterest Bearing	19.4%	19.3%	18.9%	19.1%	20.8%	19.8%	18.9%	19.1%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	10.3%	2.3%	77.0%	13.6%	-3.4%	9.1%	25.5%	13.6%
NOW & Other Transaction Accts	-9.8%	-10.7%	24.5%	12.2%	-5.2%	6.5%	2.5%	12.2%
Savings Accounts	2.3%	0.4%	-121.3%	10.0%	-15.1%	1.7%	-27.3%	10.0%
MMDA Accounts	-1.6%	4.8%	10.0%	4.1%	-13.3%	-2.8%	2.4%	4.1%
Time Deposits < $250k	2.8%	2.5%	-11.1%	1.0%	91.3%	-4.1%	-3.8%	1.0%
Time Deposits > $250k	1.3%	-3.2%	14.9%	27.7%	70.9%	-2.8%	4.7%	27.7%
Total Deposits	**5.3%**	**1.7%**	**7.2%**	**10.7%**	**-2.6%**	**1.8%**	**4.9%**	**10.7%**
Memo: Total Brokered Deposits	3.8%	-1.2%	-7.1%	3.2%	58.3%	-11.5%	-2.6%	3.2%
Memo: Total Noninterest Bearing	3.9%	-0.3%	-1.3%	15.9%	-18.5%	-3.1%	0.2%	15.9%

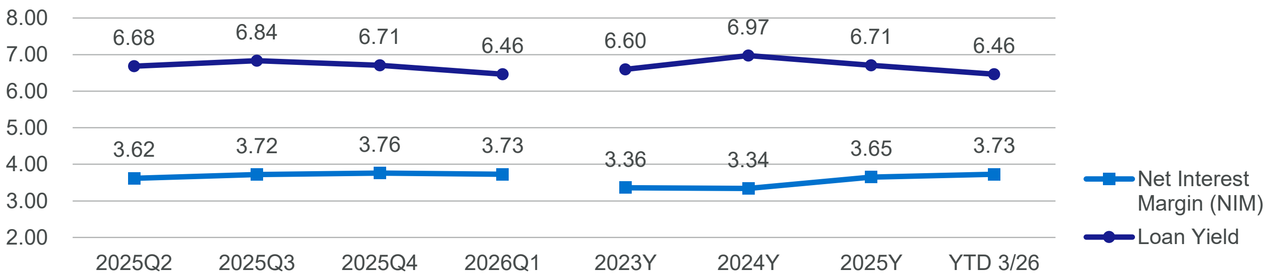
Appendix

Total Assets, All Reporting Institutions

Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	8.1	4.8	8.1	6.4	1.8	2.2	5.8	6.4
Deposit Growth (Annualized)	4.0	1.7	6.6	9.4	(2.1)	2.1	4.5	9.4
Loans / Assets	68.6	68.5	68.8	68.3	66.7	68.2	68.8	68.3
Loans / Deposits	80.6	80.7	81.0	80.2	78.9	79.9	81.0	80.2

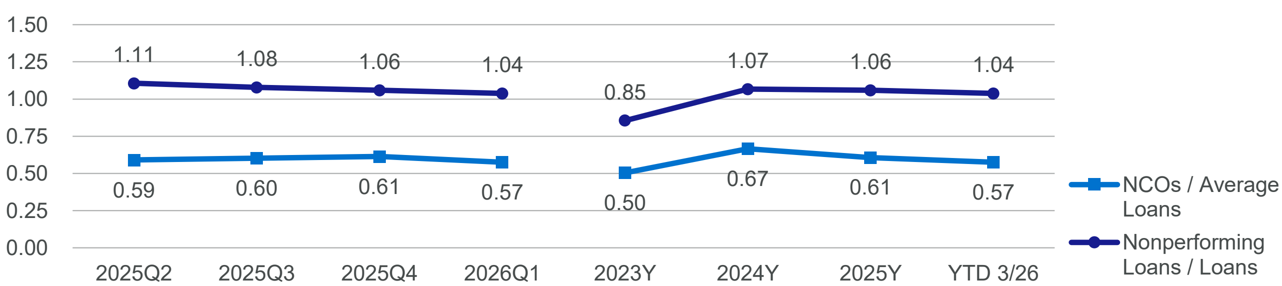
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Net Interest Margin (NIM)	**3.62**	**3.72**	**3.76**	**3.73**	**3.36**	**3.34**	**3.65**	**3.73**
Loan Yield / Cost of Funds Spread	4.41	4.53	4.53	4.40	4.53	4.39	4.46	4.40
Loan Yield	**6.68**	**6.84**	**6.71**	**6.46**	**6.60**	**6.97**	**6.71**	**6.46**
Cost of Funds	2.27	2.30	2.18	2.06	2.07	2.58	2.25	2.06

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



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
30-89 PD Loans / Loans	0.53	0.53	0.59	0.54	0.60	0.61	0.59	0.54
90+ PD Loans / Loans	0.28	0.27	0.29	0.31	0.29	0.31	0.29	0.31
Nonaccrual Loans / Loans	0.67	0.68	0.67	0.67	0.57	0.67	0.67	0.67
Noncurrent Loans / Loans	0.95	0.95	0.96	0.98	0.85	0.98	0.96	0.98
Modified Loans / Loans	0.43	0.40	0.39	0.37	0.29	0.39	0.39	0.37
Nonperforming Loans / Loans	**1.11**	**1.08**	**1.06**	**1.04**	**0.85**	**1.07**	**1.06**	**1.04**
Nonperforming Assets / Assets	0.60	0.59	0.59	0.57	0.46	0.58	0.59	0.57
ACL / Loans	1.70	1.68	1.63	1.61	1.73	1.73	1.63	1.61
Provision Expense / Avg Assets	0.45	0.32	0.29	0.32	0.36	0.36	0.34	0.32
NCOs / Average Loans	**0.59**	**0.60**	**0.61**	**0.57**	**0.50**	**0.67**	**0.61**	**0.57**
# Companies Reporting NCOs	*2,143*	*2,172*	*2,387*	*1,959*	*2,561*	*2,760*	*2,817*	*1,959*

NPLs / Loans & NCOs / Average Loans (%)

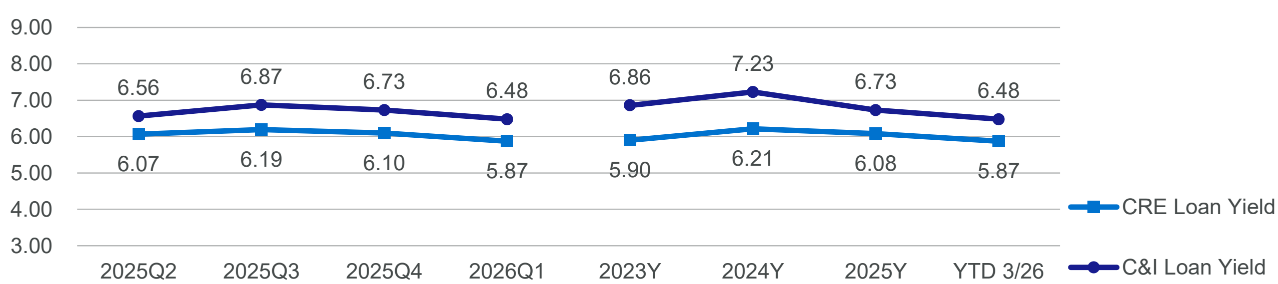


Appendix

Total Assets, All Reporting Institutions

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	1.07	1.12	1.08	1.12	0.91	0.89	1.04	1.12
ROAE	10.83	11.16	10.45	10.77	10.38	9.35	10.48	10.77
Net Income Per FTE ($000)	$135.1	$153.9	$150.5	$155.7	$120.9	$129.2	$143.3	$155.7
Noninterest Income / Avg Assets	0.42	0.43	0.43	0.41	0.44	0.44	0.44	0.41
Efficiency Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
Efficiency Ratio (FTE)	62.6	61.7	63.4	62.2	65.7	67.1	63.2	62.2
Total Assets Per FTE ($000)	$12,090	$12,234	$12,304	$12,755	$11,352	$11,717	$12,304	$12,755
Salary Expense Per FTE ($000)	$141.1	$143.3	$144.9	$153.8	$132.1	$136.3	$142.8	$153.8
Noninterest Expense / Avg Assets	2.52	2.54	2.64	2.55	2.49	2.51	2.57	2.55
Capital Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
Total Equity / Total Assets	10.08	10.37	10.37	10.37	9.48	9.69	10.37	10.37
Leverage Ratio	10.79	10.85	10.79	10.85	10.54	10.61	10.79	10.85
Total RB Capital Ratio	15.39	15.50	15.48	15.64	15.19	15.35	15.48	15.64
Liquidity Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
On-Hand Liquidity Ratio	17.9	18.3	18.1	18.9	17.5	17.9	18.1	18.9
Liquidity Ratio	19.9	20.3	20.2	20.8	20.0	19.9	20.2	20.8
Net Non-Core Funding Dep. Ratio	5.4	5.4	5.0	3.6	6.2	5.5	5.0	3.6
Reliance on Wholesale Funding	4.1	3.9	3.8	3.0	6.1	4.7	3.8	3.0
C&D / CRE Guidance Ratios	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
C&D Loans / Tier 1 Capital + ACL	18.9	18.5	18.2	18.0	21.5	19.9	18.2	18.0
# Companies > 100%	*284*	*268*	*270*	*271*	*358*	*299*	*270*	*271*
CRE Guidance Loans / Tier 1 Capital + ACL	102.6	102.3	103.0	103.3	107.0	103.4	103.0	103.3
# Companies > 300%	*426*	*408*	*408*	*401*	*452*	*432*	*408*	*401*
3-Year Growth (CRE Guid. Loans)	17.8	14.4	12.1	9.9	23.7	16.1	6.5	6.8
# Companies > 50%	*1,285*	*1,187*	*1,086*	*1,063*	*1,895*	*1,567*	*1,086*	*1,063*
Total # of Companies	*4,375*	*4,333*	*4,292*	*4,230*	*4,540*	*4,441*	*4,292*	*4,230*
CRE & C&I Loan Metrics	**2025Q2**	**2025Q3**	**2025Q4**	**2026Q1**	**2023Y**	**2024Y**	**2025Y**	**YTD 3/26**
CRE Loan Yield	**6.07**	**6.19**	**6.10**	**5.87**	**5.90**	**6.21**	**6.08**	**5.87**
CRE Loan Growth (Annualized)	3.7	2.9	5.5	3.8	2.2	1.3	3.4	3.8
C&I Loan Yield	**6.56**	**6.87**	**6.73**	**6.48**	**6.86**	**7.23**	**6.73**	**6.48**
C&I Loan Growth (Annualized)	(0.2)	(2.4)	3.8	15.9	(2.2)	(4.2)	1.0	15.9

CRE & C&I Loan Yields (%)



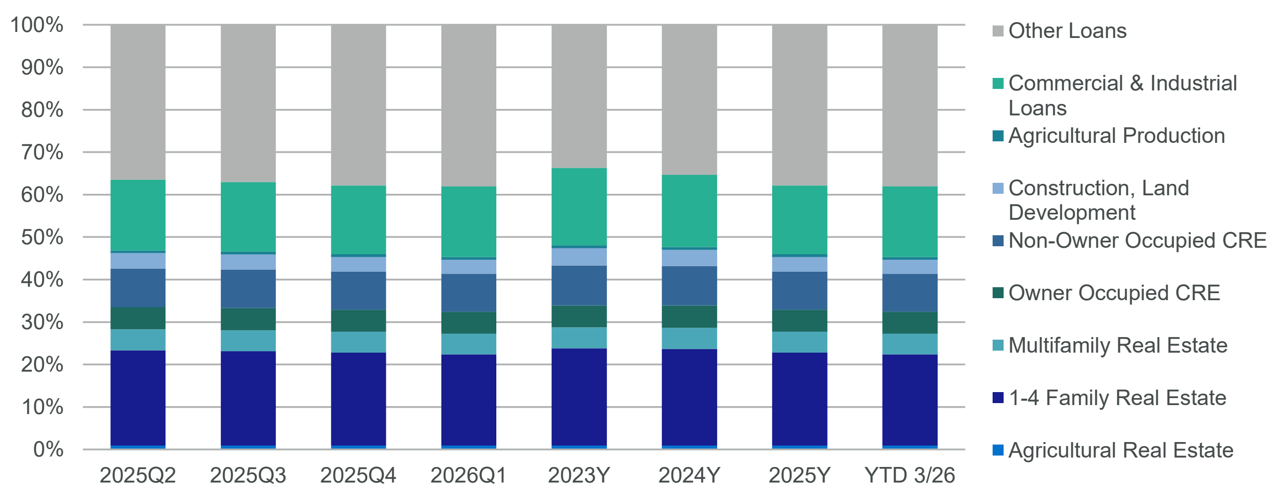
Appendix

Total Assets, All Reporting Institutions

Loan Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	$119.0	$120.1	$121.8	$122.4	$116.7	$118.6	$121.8	$122.4
1-4 Family Real Estate	$2,901.0	$2,915.8	$2,929.9	$2,922.0	$2,827.3	$2,875.0	$2,929.9	$2,922.0
Multifamily Real Estate	$641.5	$647.8	$656.1	$661.6	$608.8	$626.2	$656.1	$661.6
Owner Occupied CRE	$677.7	$684.0	$693.7	$700.5	$642.3	$667.5	$693.7	$700.5
Non-Owner Occupied CRE	$1,178.1	$1,185.1	$1,201.1	$1,212.4	$1,165.6	$1,164.8	$1,201.1	$1,212.4
Construction, Land Development	$467.2	$461.2	$454.3	$451.3	$498.8	$482.6	$454.3	$451.3
Total Real Estate Loans	**$5,984.5**	**$6,014.0**	**$6,057.0**	**$6,070.2**	**$5,859.5**	**$5,934.7**	**$6,057.0**	**$6,070.2**
Agricultural Production	$85.8	$88.0	$90.7	$85.7	$81.9	$86.1	$90.7	$85.7
Commercial & Industrial Loans	$2,158.0	$2,146.7	$2,161.3	$2,258.4	$2,259.1	$2,152.6	$2,161.3	$2,258.4
Other Loans	$4,722.9	$4,858.4	$5,063.5	$5,171.5	$4,167.5	$4,461.3	$5,063.5	$5,171.5
Total Loans	**$12,951.2**	**$13,107.1**	**$13,372.4**	**$13,585.9**	**$12,368.1**	**$12,634.7**	**$13,372.4**	**$13,585.9**

Loan Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
1-4 Family Real Estate	22.4%	22.2%	21.9%	21.5%	22.9%	22.8%	21.9%	21.5%
Multifamily Real Estate	5.0%	4.9%	4.9%	4.9%	4.9%	5.0%	4.9%	4.9%
Owner Occupied CRE	5.2%	5.2%	5.2%	5.2%	5.2%	5.3%	5.2%	5.2%
Non-Owner Occupied CRE	9.1%	9.0%	9.0%	8.9%	9.4%	9.2%	9.0%	8.9%
Construction, Land Development	3.6%	3.5%	3.4%	3.3%	4.0%	3.8%	3.4%	3.3%
Total Real Estate Loans	**46.2%**	**45.9%**	**45.3%**	**44.7%**	**47.4%**	**47.0%**	**45.3%**	**44.7%**
Agricultural Production	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.7%	0.6%
Commercial & Industrial Loans	16.7%	16.4%	16.2%	16.6%	18.3%	17.0%	16.2%	16.6%
Other Loans	36.5%	37.1%	37.9%	38.1%	33.7%	35.3%	37.9%	38.1%
Total Loans	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Loan Portfolio Mix (%)



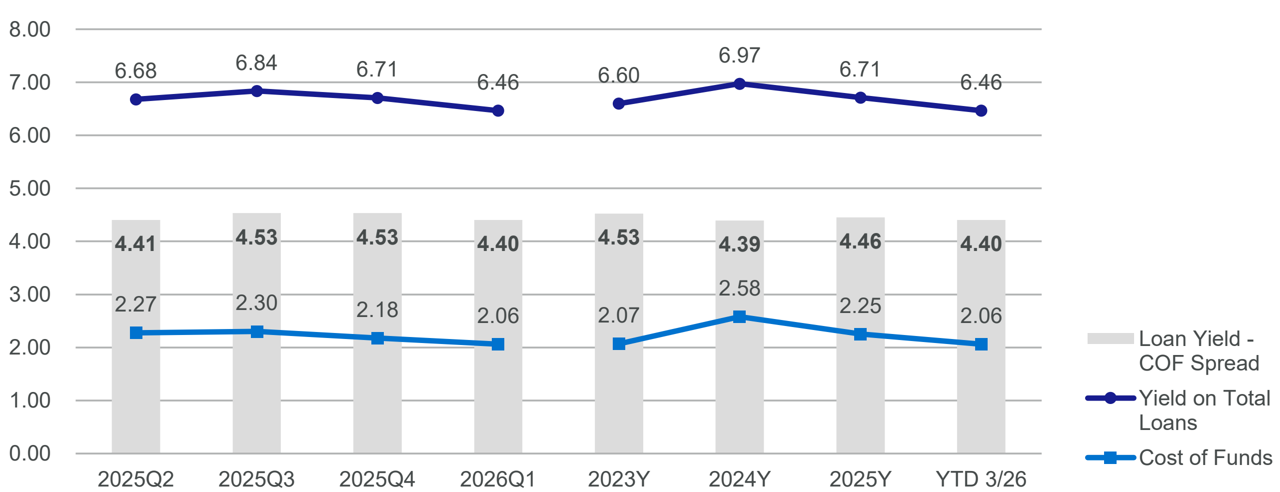
Appendix

Total Assets, All Reporting Institutions

Annualized Loan Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Agricultural Real Estate	2.3%	3.9%	5.6%	2.1%	2.6%	1.6%	2.7%	2.1%
1-4 Family Real Estate	3.7%	2.0%	1.9%	-1.1%	3.0%	1.7%	1.9%	-1.1%
Multifamily Real Estate	3.4%	3.9%	5.1%	3.4%	2.1%	2.8%	4.8%	3.4%
Owner Occupied CRE	3.8%	3.7%	5.7%	3.9%	2.7%	3.9%	3.9%	3.9%
Non-Owner Occupied CRE	3.6%	2.4%	5.4%	3.8%	1.9%	-0.1%	3.1%	3.8%
Construction, Land Development	-7.8%	-5.1%	-6.0%	-2.7%	7.5%	-3.2%	-5.9%	-2.7%
Total Real Estate Loans	**2.7%**	**2.0%**	**2.9%**	**0.9%**	**3.0%**	**1.3%**	**2.1%**	**0.9%**
Agricultural Production	12.3%	10.3%	12.0%	-21.8%	7.7%	5.1%	5.3%	-21.8%
Commercial & Industrial Loans	-0.6%	-2.1%	2.7%	18.0%	-1.7%	-4.7%	0.4%	18.0%
Other Loans	19.3%	11.5%	16.9%	8.5%	2.0%	7.0%	13.5%	8.5%
Total Loans	**8.1%**	**4.8%**	**8.1%**	**6.4%**	**1.8%**	**2.2%**	**5.8%**	**6.4%**

Loan Yields / Funding Costs	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Yield on 1-4 Family RE	4.70	4.75	4.76	4.71	4.30	4.61	4.70	4.71
Yield on CRE	6.07	6.19	6.10	5.87	5.90	6.21	6.08	5.87
Yield on C&I	6.56	6.87	6.73	6.48	6.86	7.23	6.73	6.48
Yield on Total Loans	**6.68**	**6.84**	**6.71**	**6.46**	**6.60**	**6.97**	**6.71**	**6.46**
Cost of Int Bearing Trans Accts	2.67	2.74	2.51	2.30	2.82	3.14	2.65	2.30
Cost of Other Time Dep	3.91	3.90	3.80	3.58	3.69	4.40	3.91	3.58
Cost of CD > $250K	4.05	4.02	3.84	3.61	4.25	4.81	4.04	3.61
Cost of Int Bearing Deposits	2.45	2.48	2.35	2.21	2.24	2.81	2.44	2.21
Cost of Funds	**2.27**	**2.30**	**2.18**	**2.06**	**2.07**	**2.58**	**2.25**	**2.06**
Loan Yield - COF Spread	**4.41**	**4.53**	**4.53**	**4.40**	**4.53**	**4.39**	**4.46**	**4.40**

Loan Yield & Cost of Funds (%)



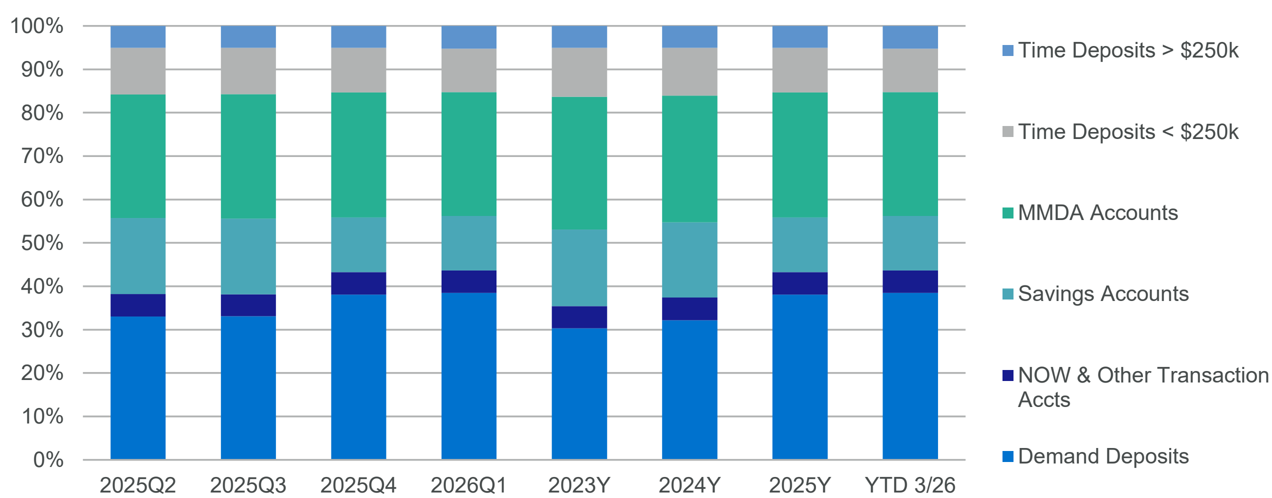
Appendix

Total Assets, All Reporting Institutions

Deposit Portfolio Mix ($Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	$5,923.2	$5,965.7	$6,978.9	$7,198.6	$5,230.5	$5,672.8	$6,978.9	$7,198.6
NOW & Other Transaction Accts	$919.7	$901.6	$950.2	$970.0	$880.6	$926.4	$950.2	$970.0
Savings Accounts	$3,147.1	$3,140.8	$2,300.8	$2,350.9	$3,041.6	$3,053.5	$2,300.8	$2,350.9
MMDA Accounts	$5,102.5	$5,168.5	$5,284.1	$5,339.8	$5,273.8	$5,155.7	$5,284.1	$5,339.8
Time Deposits < $250k	$1,919.6	$1,924.1	$1,877.5	$1,871.8	$1,945.8	$1,942.5	$1,877.5	$1,871.8
Time Deposits > $250k	$907.5	$906.2	$930.8	$979.0	$873.8	$891.5	$930.8	$979.0
Total Deposits	**$19,553.6**	**$19,637.5**	**$19,961.7**	**$20,430.3**	**$18,714.1**	**$19,109.3**	**$19,961.7**	**$20,430.3**
Memo: Total Brokered Deposits	$1,184.4	$1,176.1	$1,155.6	$1,155.8	$1,314.7	$1,195.5	$1,155.6	$1,155.8
Memo: Total Noninterest Bearing	$3,874.4	$3,873.7	$3,866.3	$3,994.8	$3,975.4	$3,854.9	$3,866.3	$3,994.8

Deposit Portfolio Mix	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	30.3%	30.4%	35.0%	35.2%	27.9%	29.7%	35.0%	35.2%
NOW & Other Transaction Accts	4.7%	4.6%	4.8%	4.7%	4.7%	4.8%	4.8%	4.7%
Savings Accounts	16.1%	16.0%	11.5%	11.5%	16.3%	16.0%	11.5%	11.5%
MMDA Accounts	26.1%	26.3%	26.5%	26.1%	28.2%	27.0%	26.5%	26.1%
Time Deposits < $250k	9.8%	9.8%	9.4%	9.2%	10.4%	10.2%	9.4%	9.2%
Time Deposits > $250k	4.6%	4.6%	4.7%	4.8%	4.7%	4.7%	4.7%	4.8%
Total Deposits	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
Memo: Total Brokered Deposits	6.1%	6.0%	5.8%	5.7%	7.0%	6.3%	5.8%	5.7%
Memo: Total Noninterest Bearing	19.8%	19.7%	19.4%	19.6%	21.2%	20.2%	19.4%	19.6%

Deposit Portfolio Mix (%)



Annualized Deposit Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Demand Deposits	8.8%	2.9%	67.9%	12.6%	-3.3%	8.5%	23.0%	12.6%
NOW & Other Transaction Accts	-10.9%	-7.9%	21.6%	8.3%	-4.9%	5.2%	2.6%	8.3%
Savings Accounts	1.3%	-0.8%	-107.0%	8.7%	-15.7%	0.4%	-24.7%	8.7%
MMDA Accounts	-1.9%	5.2%	8.9%	4.2%	-12.5%	-2.2%	2.5%	4.2%
Time Deposits < $250k	1.6%	0.9%	-9.7%	-1.2%	73.2%	-0.2%	-3.3%	-1.2%
Time Deposits > $250k	2.0%	-0.6%	10.8%	20.7%	65.5%	2.0%	4.4%	20.7%
Total Deposits	**4.0%**	**1.7%**	**6.6%**	**9.4%**	**-2.1%**	**2.1%**	**4.5%**	**9.4%**
Memo: Total Brokered Deposits	1.8%	-2.8%	-7.0%	0.1%	54.9%	-9.1%	-3.3%	0.1%
Memo: Total Noninterest Bearing	2.8%	-0.1%	-0.8%	13.3%	-17.5%	-3.0%	0.3%	13.3%

Data Information & Acronyms

Source: S&P Global Market Intelligence

Based on available information as of May 11, 2026

- Data based on all commercial banks, savings banks, and savings and loan associations (S&Ls) that file a BankCall 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 andportfolio), 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 (for each selected period) are based on the most recent period asset totals for each individual company for consistency purposes.
- 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 familyresidential 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.

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