b1 FINANCIAL SERVICES

LET'S REVIEW.

Q2 2026 PERFORMANCE SUMMARY

INCOME STATEMENT	Q2-2026	Q1-2026	Q2-2025
Net Interest Income After Provision	75,853	72,917	64,817
Other Income	13,967	14,050	14,415
Provision	1,991	2,278	2,225
Other Expense	59,525	57,471	51,206
Pre-Tax Income	30,295	29,496	28,026
NET INCOME	**22,825**	**22,214**	**20,753**
BALANCE SHEET			
Cash and Due From	575,604	589,804	495,757
Securities	1,041,133	1,045,817	926,450
Loans Held for Sale	2,838	480	677
Loans and Leases	6,659,447	6,684,263	6,047,650
Allowance for Loan Losses	(62,458)	(63,655)	(58,496)
Net Loans and Leases	6,596,989	6,620,608	5,989,154
TOTAL ASSETS	**8,903,506**	**8,906,808**	**7,948,294**
Demand Deposits	1,583,562	1,575,086	1,410,708
Interest-Bearing Deposits	5,651,994	5,889,863	5,008,943
TOTAL DEPOSITS	7,235,556	7,464,949	6,419,651
TOTAL EQUITY CAPITAL	**1,008,577**	**991,176**	**848,440**
KEY PERFORMANCE MEASURES			
Net Interest Margin	3.73%	3.65%	3.68%
ROA	1.03%	1.01%	1.07%
ROE	9.83%	9.77%	10.87%
Efficiency Ratio	64.83%	64.45%	62.83%
CREDIT QUALITY			
Nonperforming Loans[1]	84,135	102,207	58,884
NCO/Average Loans	0.04%	0.01%	0.01%
Nonperforming Assets	109,244	123,105	60,317
Nonperforming Loans to Total Loans (HFI)	1.26%	1.53%	0.97%
Nonperforming Assets to Total Assets	1.23%	1.38%	0.76%
BANK LIQUIDITY			
Loans/Total Deposits	92.04%	89.54%	94.21%
CAPITAL			
Tier 1 Risked-based Capital Ratio	11.43%	11.26%	10.99%
Tier 1 Leverage Ratio	10.11%	10.03%	9.86%
Total Risk-based Capital Ratio	13.77%	13.08%	13.07%

[1]Past due and nonaccrual loan amounts exclude acquired impaired loans, even if contractually past due or if the Company does not expect to receive payment in full, as the Company is currently accreting interest income over the expected life of the loans.

Note: Dollars in thousands.

b1BANK.com

EQUAL HOUSING LENDER Member FDIC