b1 FINANCIAL SERVICES

LET'S REVIEW.

Q3 2026 PERFORMANCE SUMMARY

INCOME STATEMENT	Q3-2026	Q2-2026	Q3-2025
Net Interest Income After Provision	78,726	75,853	66,093
Other Income	12,512	13,967	11,671
Provision	1,938	1,991	3,183
Other Expense	60,465	59,525	48,882
Pre-Tax Income	30,773	30,295	28,882
NET INCOME	**23,201**	**22,825**	**21,505**
BALANCE SHEET			
Cash and Due From	490,037	575,604	399,079
Securities	986,704	1,041,133	985,938
Loans Held for Sale	254	2,838	433
Loans and Leases	6,780,887	6,659,447	6,021,055
Allowance for Loan Losses	(59,595)	(62,458)	(57,062)
Net Loans and Leases	6,721,292	6,596,989	5,963,993
TOTAL ASSETS	**8,955,962**	**8,903,506**	**7,953,862**
Demand Deposits	1,605,682	1,583,562	1,366,558
Interest-Bearing Deposits	5,771,116	5,651,994	5,140,304
TOTAL DEPOSITS	7,376,798	7,235,556	6,506,862
TOTAL EQUITY CAPITAL	**1,002,516**	**1,008,577**	**878,440**
KEY PERFORMANCE MEASURES			
Net Interest Margin	3.86%	3.73%	3.68%
ROA	1.04%	1.03%	1.08%
ROE	9.75%	9.83%	10.80%
Efficiency Ratio	64.88%	64.83%	60.45%
CREDIT QUALITY			
Nonperforming Loans[1]	84,064	84,135	49,291
NCO/Average Loans	0.08%	0.04%	0.05%
Nonperforming Assets	108,825	109,244	66,057
Nonperforming Loans to Total Loans (HFI)	1.24%	1.26%	0.82%
Nonperforming Assets to Total Assets	1.22%	1.23%	0.83%
BANK LIQUIDITY			
Loans/Total Deposits	91.92%	92.04%	92.53%
CAPITAL			
Tier 1 Risked-based Capital Ratio	11.31%	11.43%	11.16%
Tier 1 Leverage Ratio	10.36%	10.11%	10.00%
Total Risk-based Capital Ratio	13.55%	13.77%	13.22%

[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.

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