



Financial Highlights

<i>Regulation F Ratios</i>	<i>Qtr End 31-Dec 2024</i>	<i>Qtr End 30-Sep 2024</i>	<i>Qtr End 30-Jun 2024</i>	<i>Qtr End 31-Mar 2024</i>
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CAPITAL ADEQUACY ANALYSIS

Regulation F Capital Category	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized
Total Capital Ratio	14.64%	14.41%	14.15%	13.99%
Tier 1 Capital Ratio	13.38%	13.15%	12.89%	12.66%
Tier 1 leverage ratio	10.64%	10.59%	10.36%	10.14%

ASSET QUALITY ANALYSIS

Nonperforming Assets/Total Assets	0.46%	0.41%	0.44%	0.39%
Nonperforming Loans/Gross Loans	0.62%	0.56%	0.59%	0.53%
Net Charge-Offs/Average Loans (annualized)	0.06%	0.07%	0.05%	0.03%
Loan Loss Provision/Average Loans (annualized) **	0.08%	Not Applicable	0.05%	0.16%

CAPITAL COVERAGE AND RESERVES

Nonperforming Assets/ Core Capital and Reserves*	4.05%	3.70%	3.94%	3.56%
Core Capital and Reserves*/Total Loans	15.54%	15.37%	15.20%	15.01%
Loan Loss Reserve/Total Capital	7.55%	7.58%	7.96%	8.11%
Loan Loss Reserve/Total Loans	1.37%	1.39%	1.42%	1.44%

EARNINGS AND EFFICIENCY

Qtrly Return on Average Assets (annualized)	1.30%	1.29%	1.23%	1.07%
Qtrly Return on Average Equity (annualized)	9.77%	9.93%	9.75%	8.42%
Earnings Coverage of Net Charge-Offs	>100%	>100%	>100%	>100%
Qtrly Efficiency Ratio (annualized)	54.21%	55.00%	55.04%	57.10%
Liquidity Ratio	10.22%	10.31%	10.08%	10.68%

* The calculation of Core Capital and Reserves changed in the first quarter of 2020 with the adoption of CECL. Core Capital and Reserves is now the total of Tier 1 Capital less the modified CECL transitional amount plus the allowance for credit losses (excluding the allowance for unfunded commitments). This calculation is used above to calculate the ratios of Nonperforming Assets/Core Capital and Reserves and of Core Capital and Reserves/Total Loans.

** In the calculation of the Loan Loss Provision/Average Loans (annualized) for the third quarter of 2024, the Company had a release of the