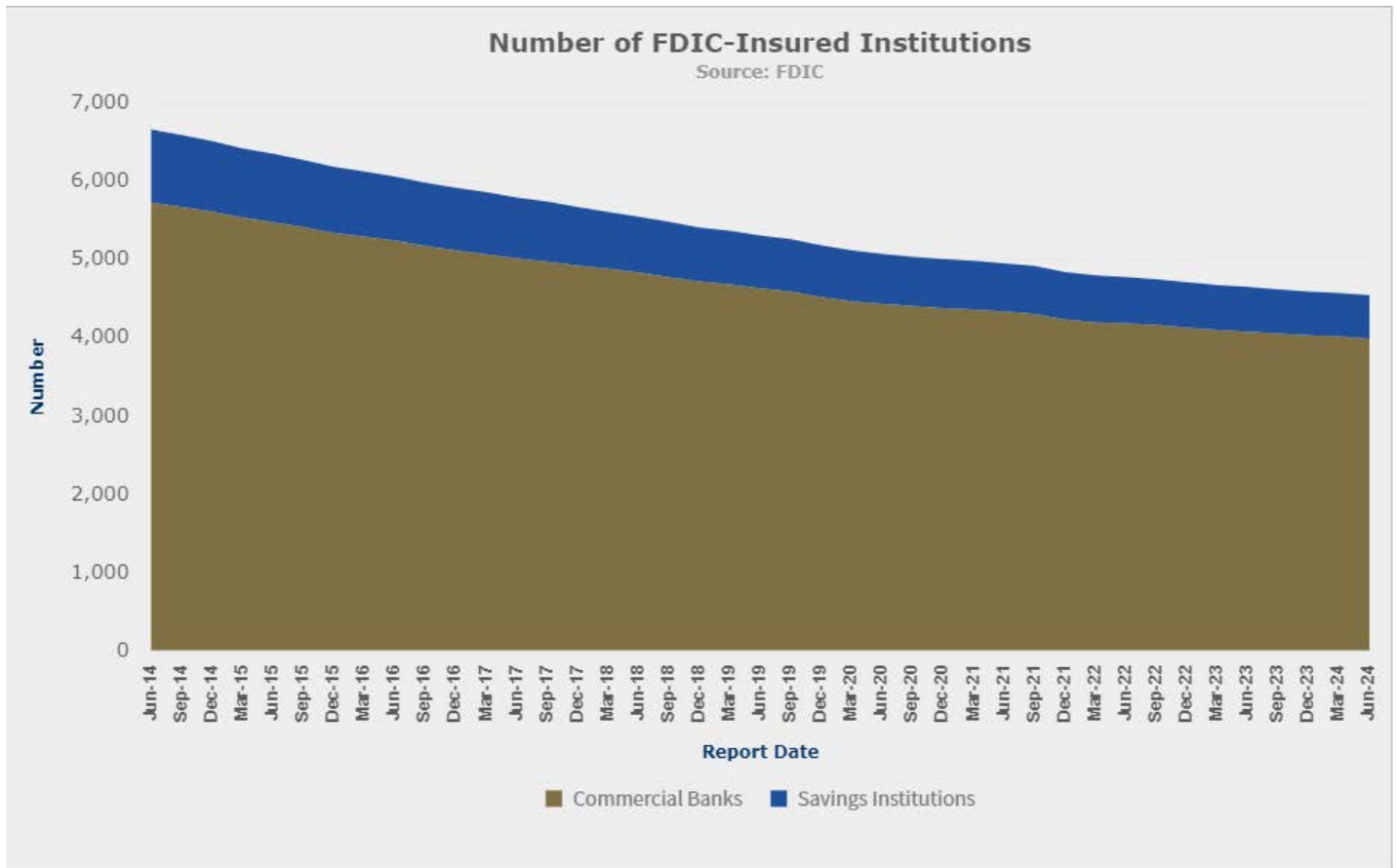




Quarterly Banking Profile

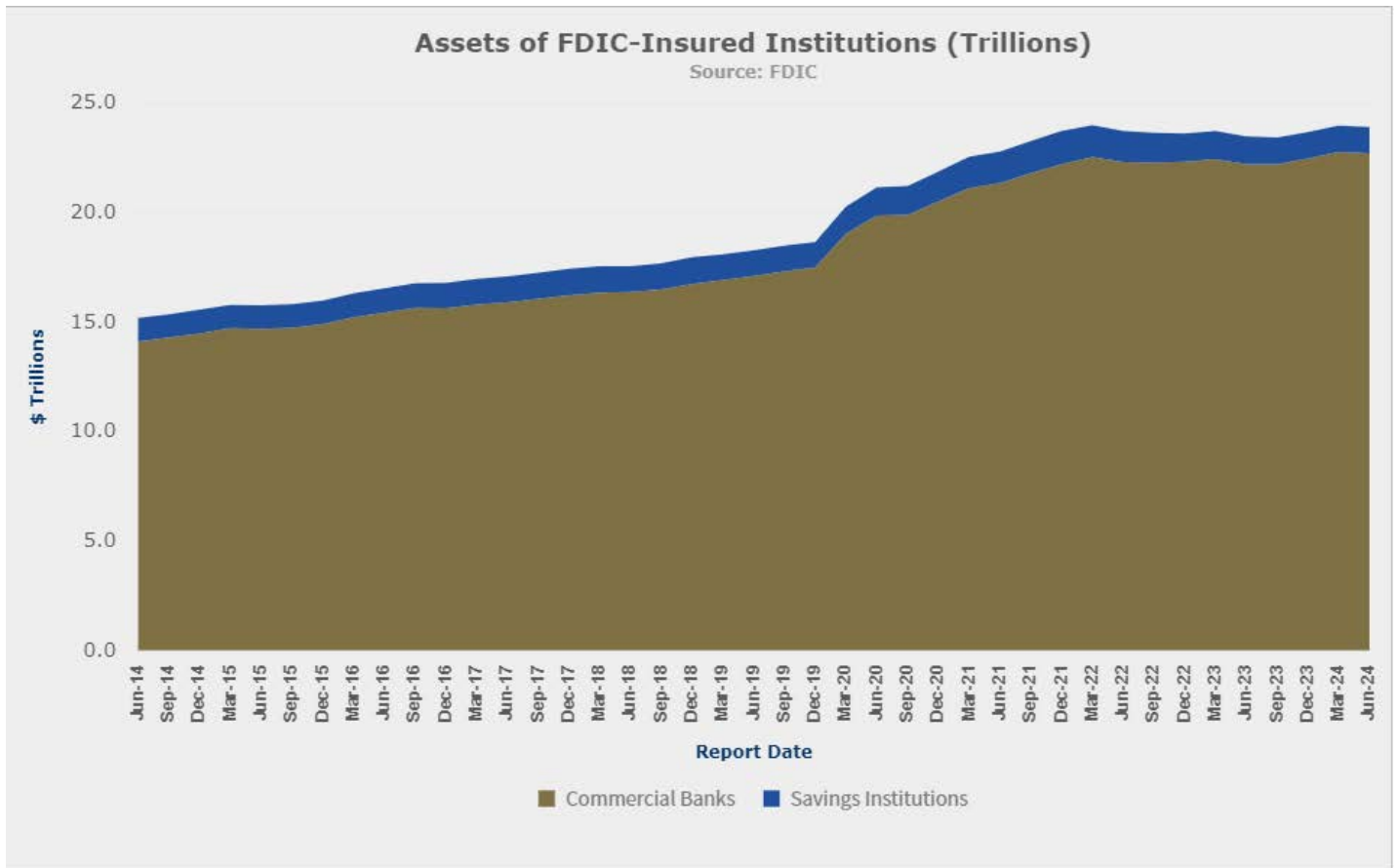
Second Quarter 2024





Quarterly Banking Profile

Second Quarter 2024





Quarterly Banking Profile

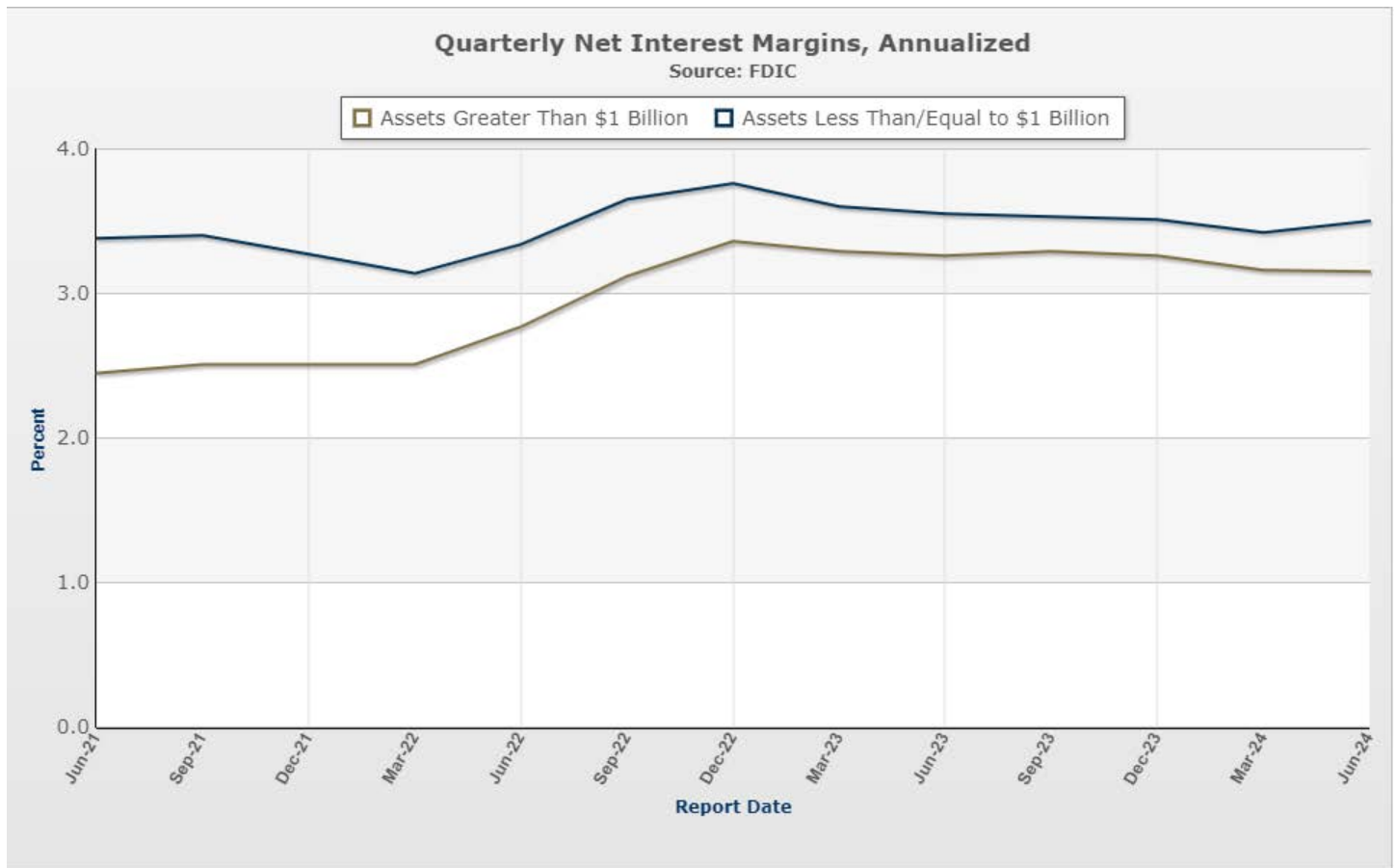
Second Quarter 2024





Quarterly Banking Profile

Second Quarter 2024





Quarterly Banking Profile

Second Quarter 2024

Change in Major Factors Affecting Earnings Contributions to Pretax Earnings Growth

June 30, 2023 vs June 30, 2024

Source: FDIC

Note: Golden bars depict a positive effect; blue bars depict a negative effect.





Quarterly Banking Profile

Second Quarter 2024



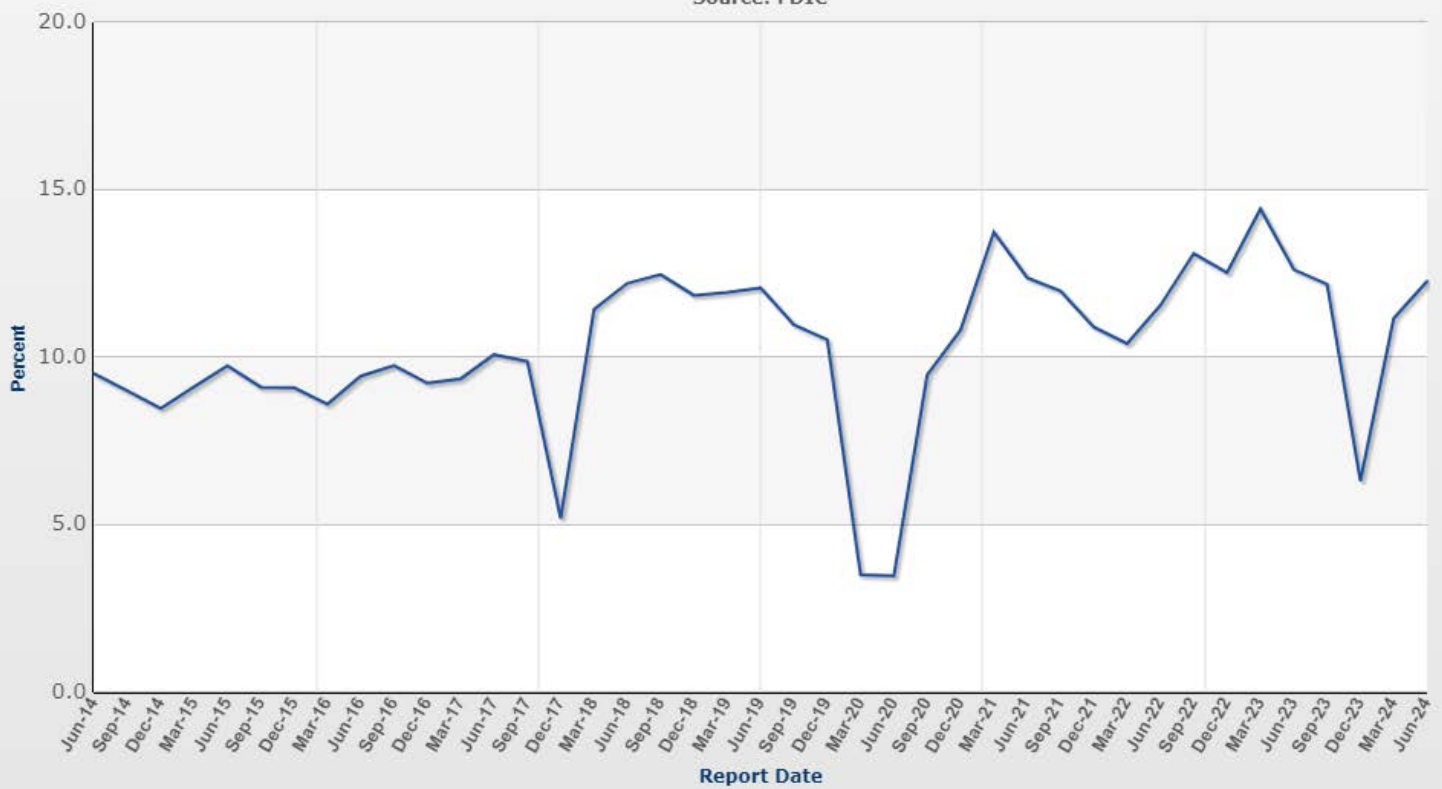


Quarterly Banking Profile

Second Quarter 2024

Quarterly Return on Equity, Annualized

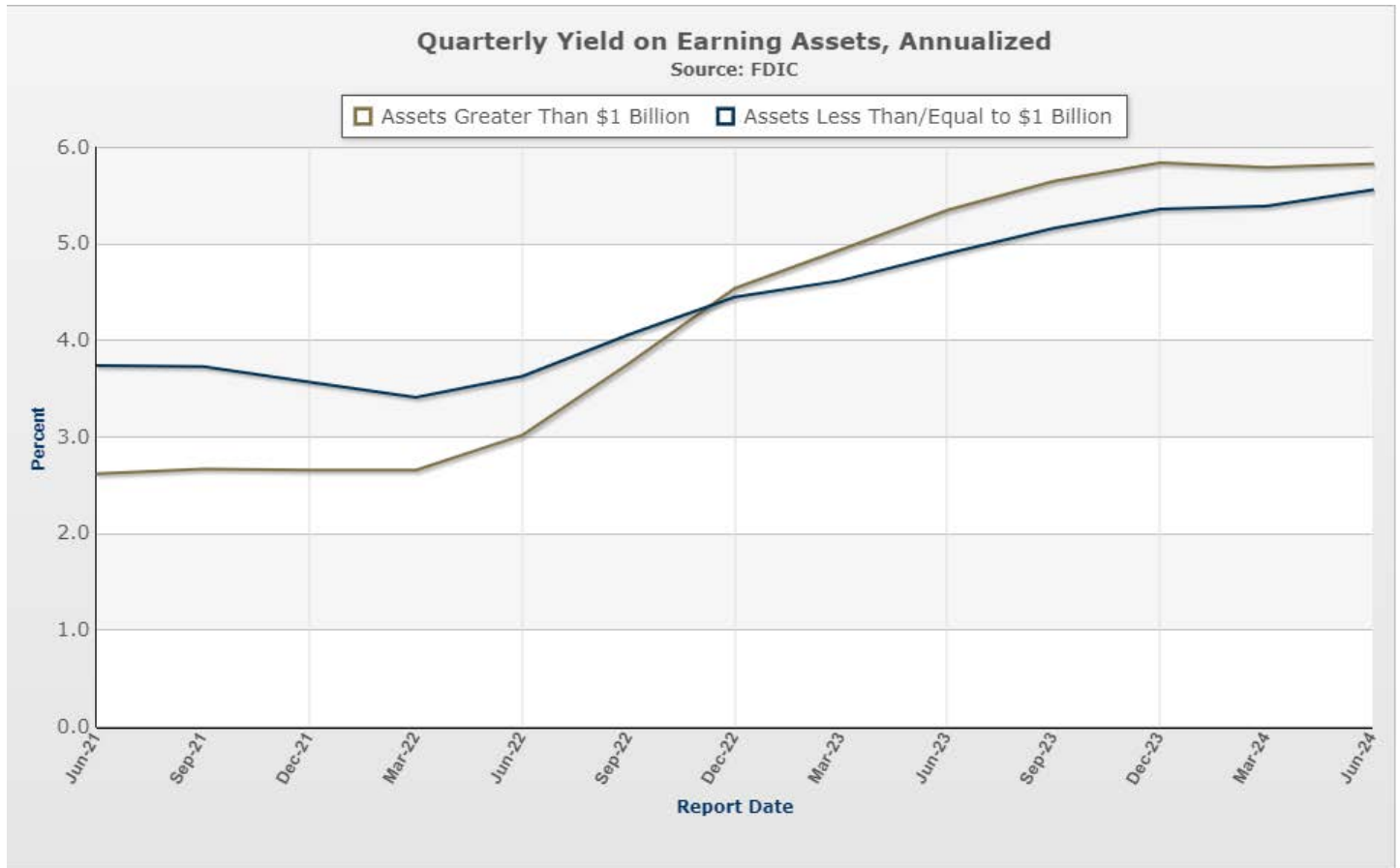
Source: FDIC





Quarterly Banking Profile

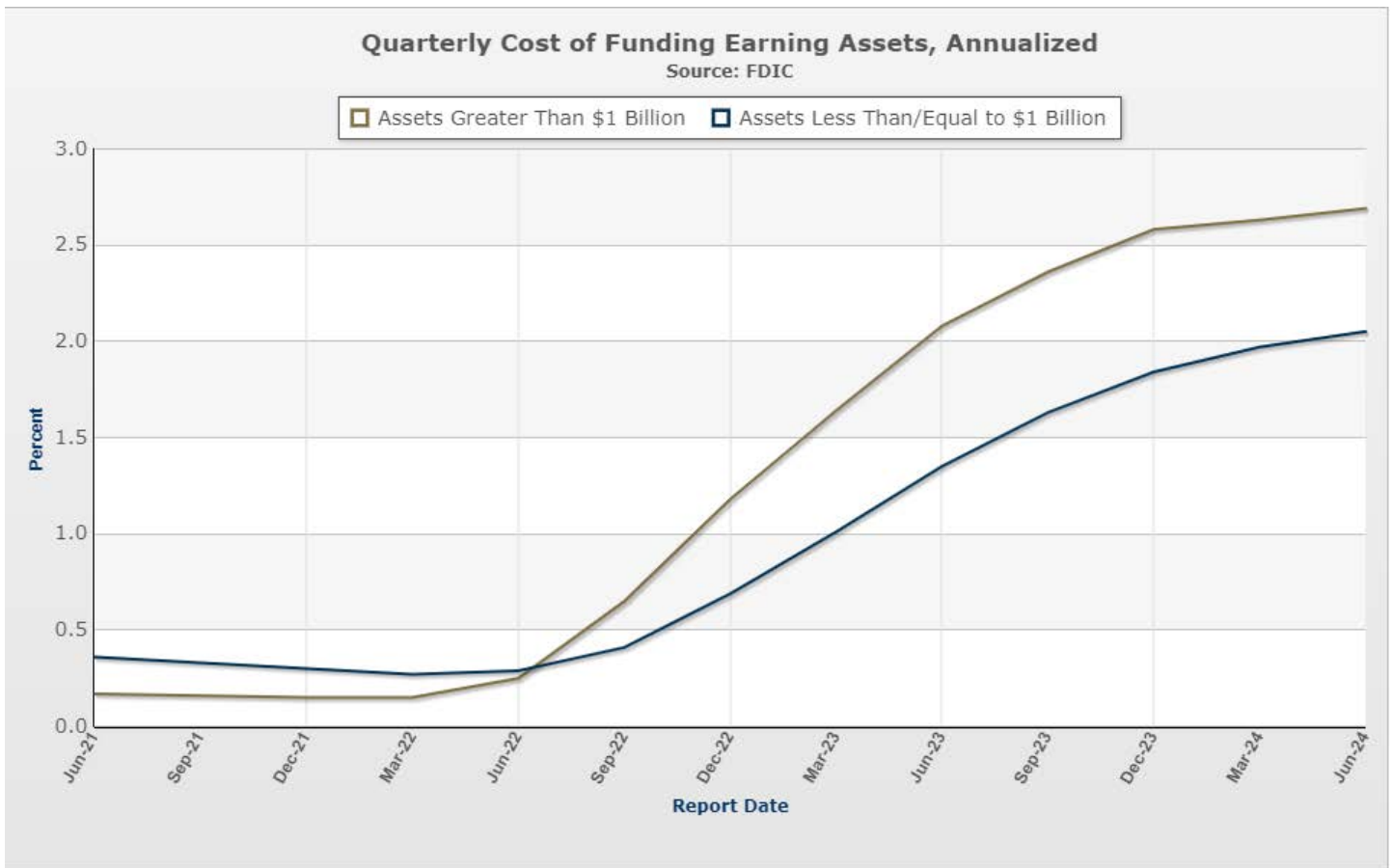
Second Quarter 2024





Quarterly Banking Profile

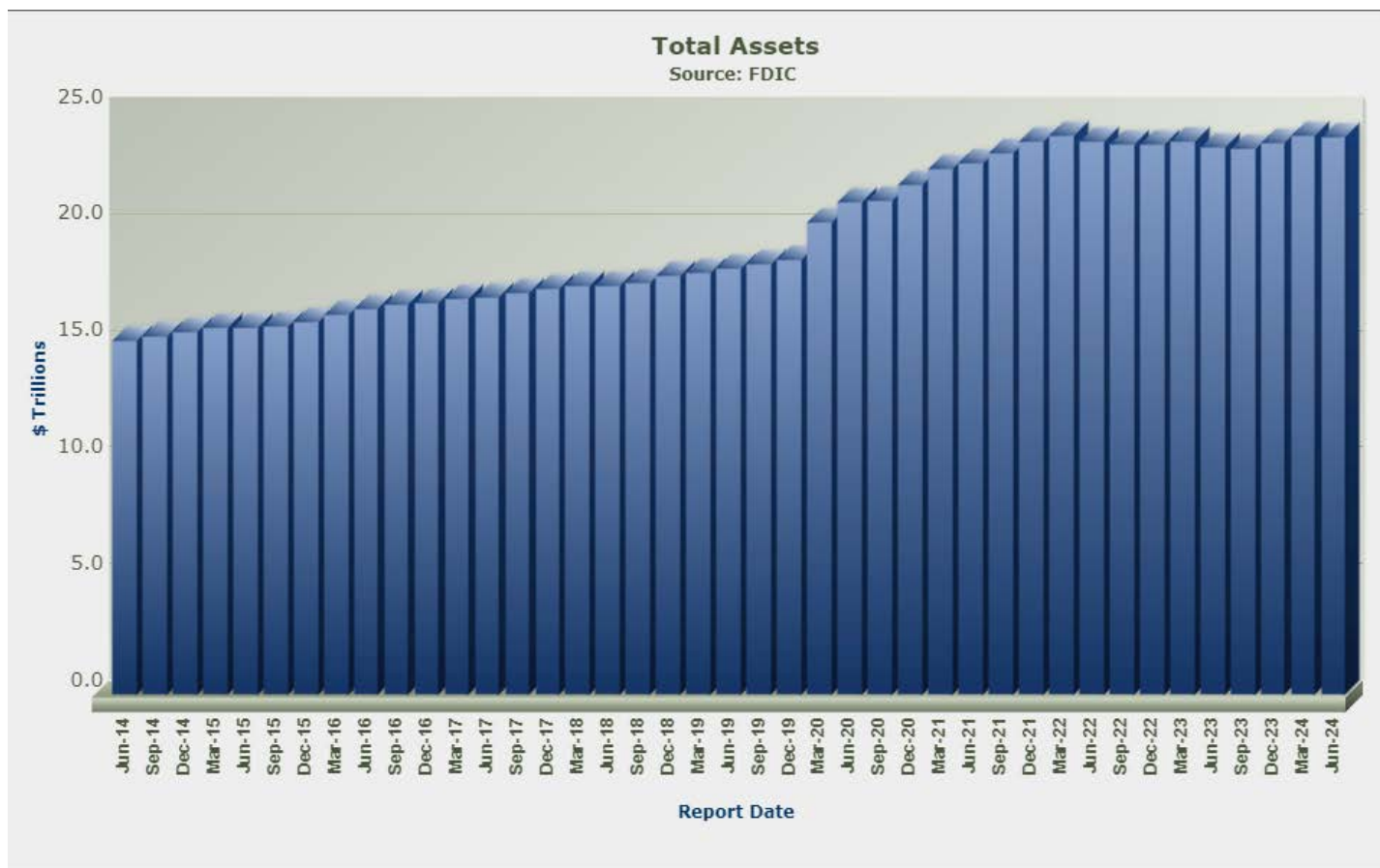
Second Quarter 2024





Quarterly Banking Profile

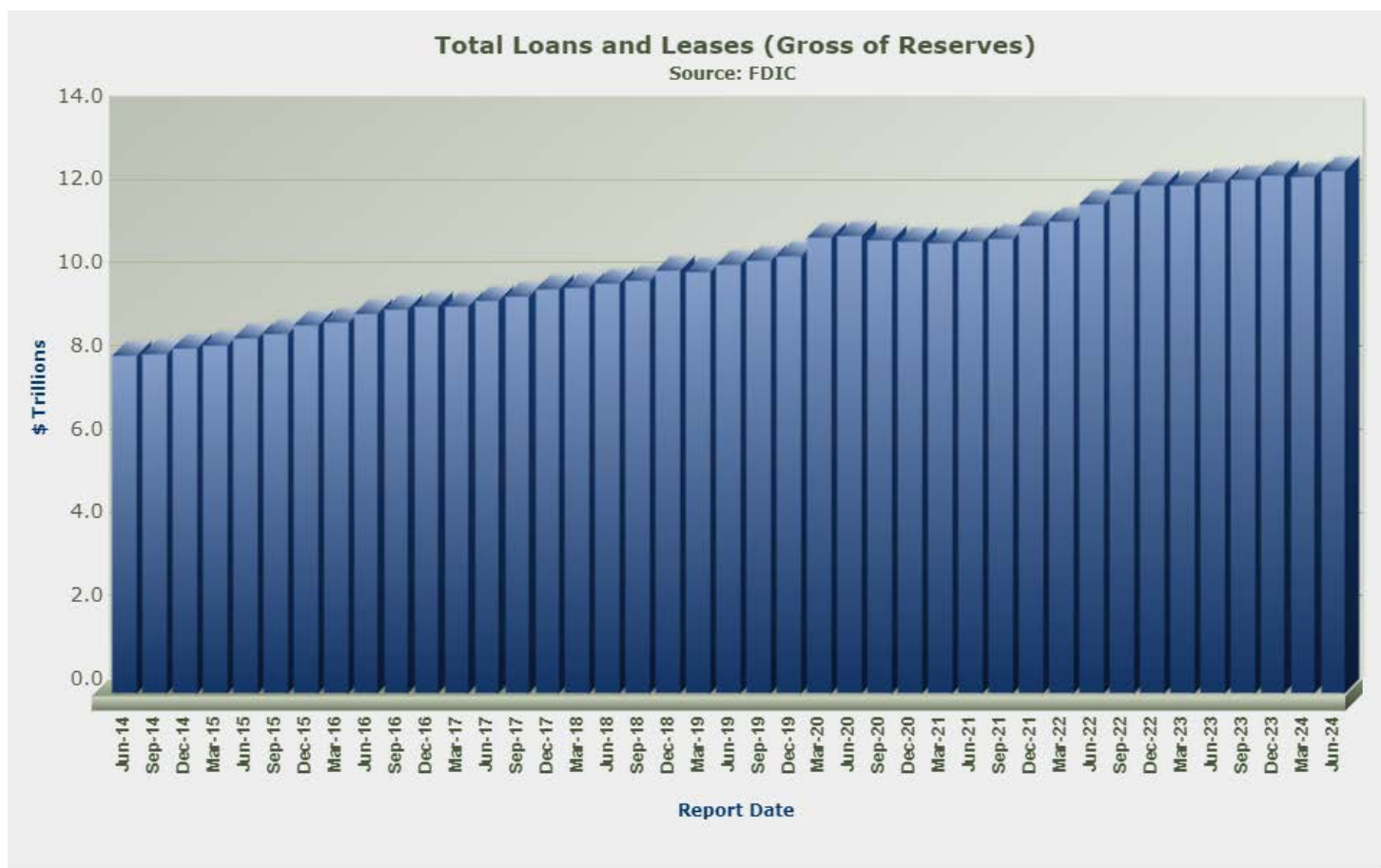
Second Quarter 2024





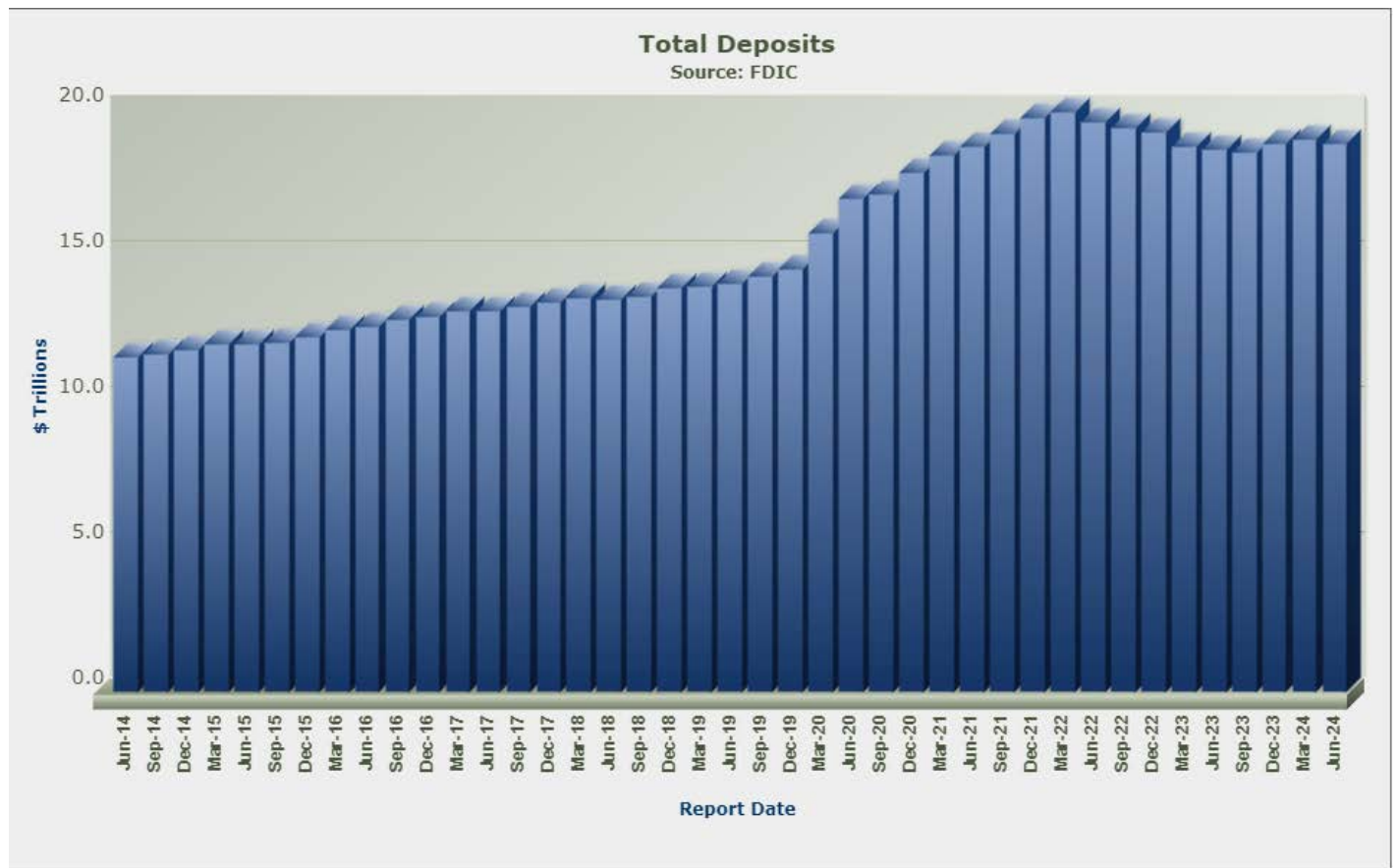
Quarterly Banking Profile

Second Quarter 2024



FDIC Quarterly Banking Profile

Second Quarter 2024





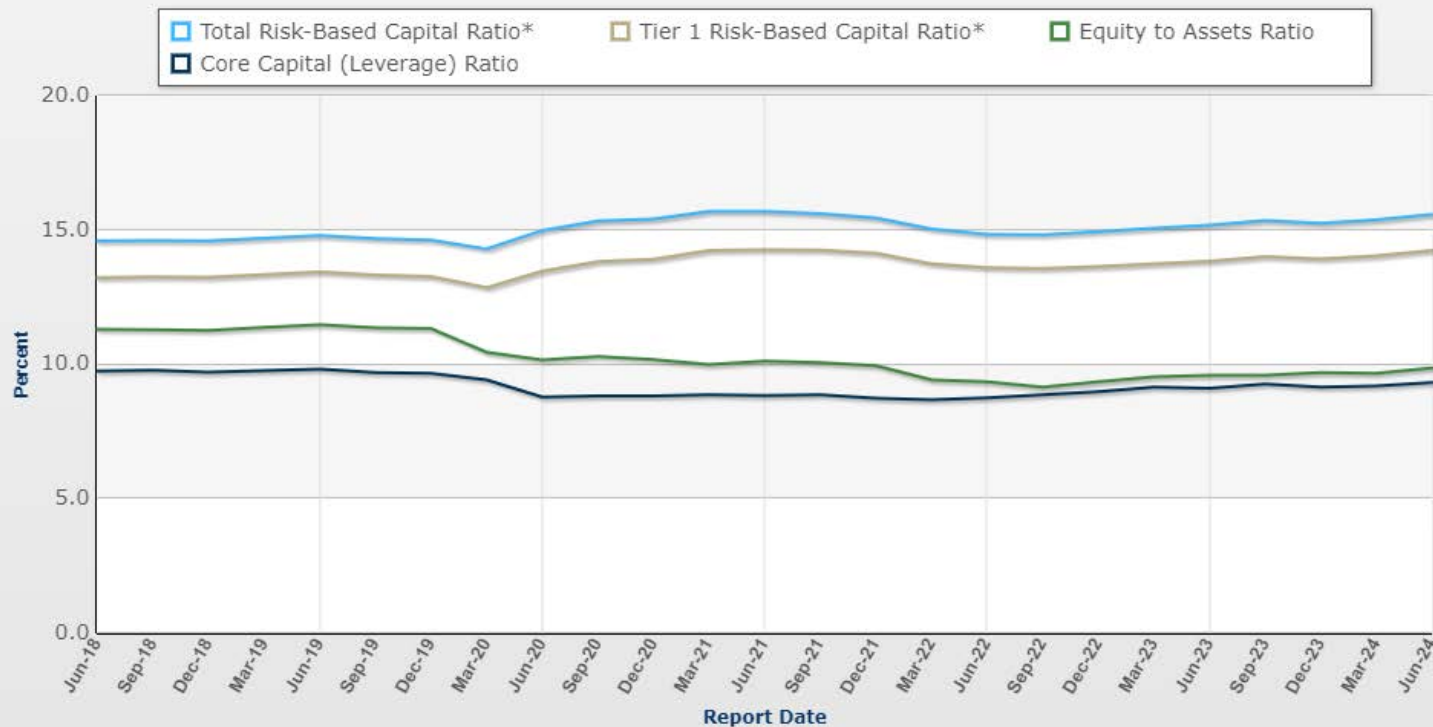
Quarterly Banking Profile

Second Quarter 2024

Capital Ratios

Source: FDIC

* Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.



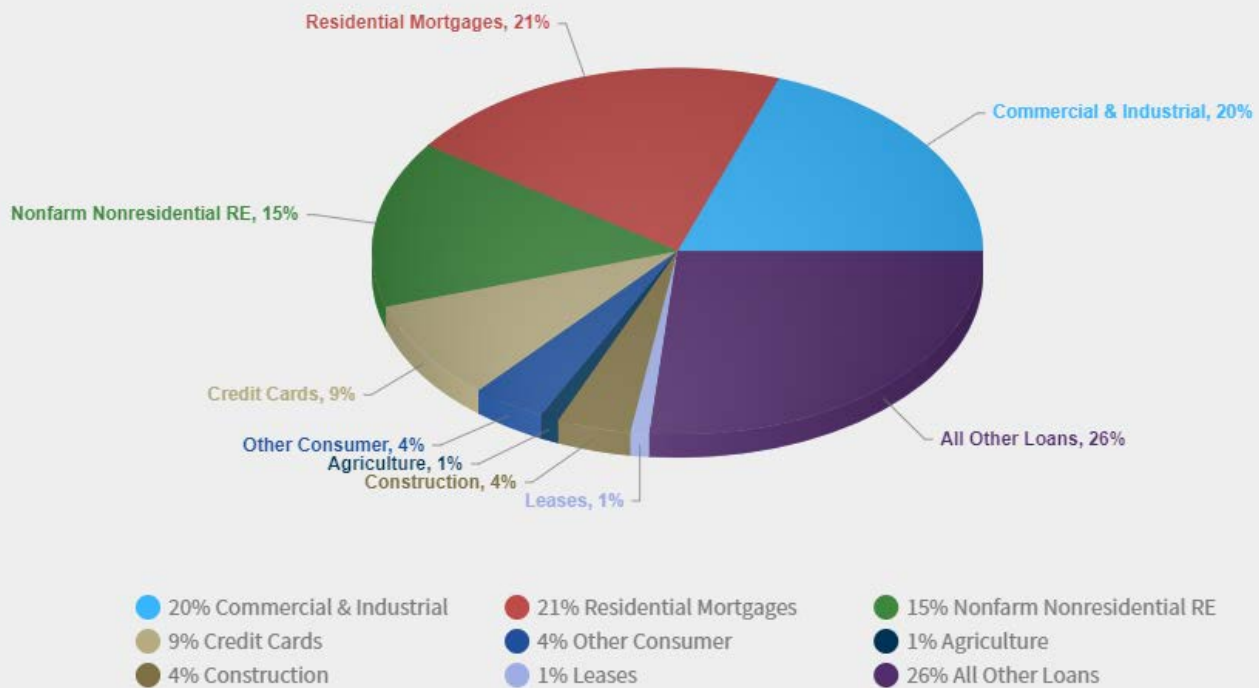


Quarterly Banking Profile

Second Quarter 2024

Loan Portfolio Composition

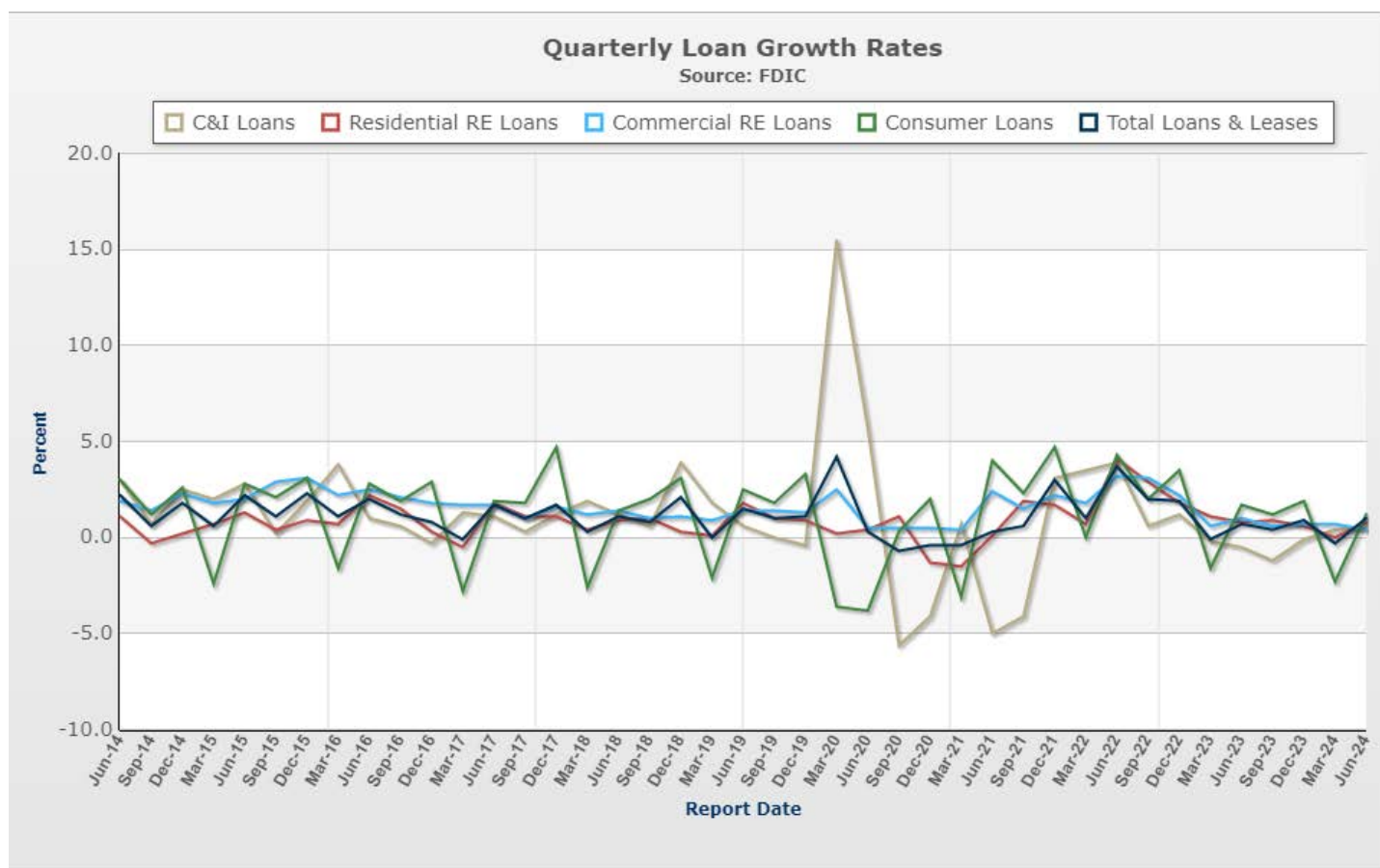
as of June 30, 2024
Source: FDIC





Quarterly Banking Profile

Second Quarter 2024



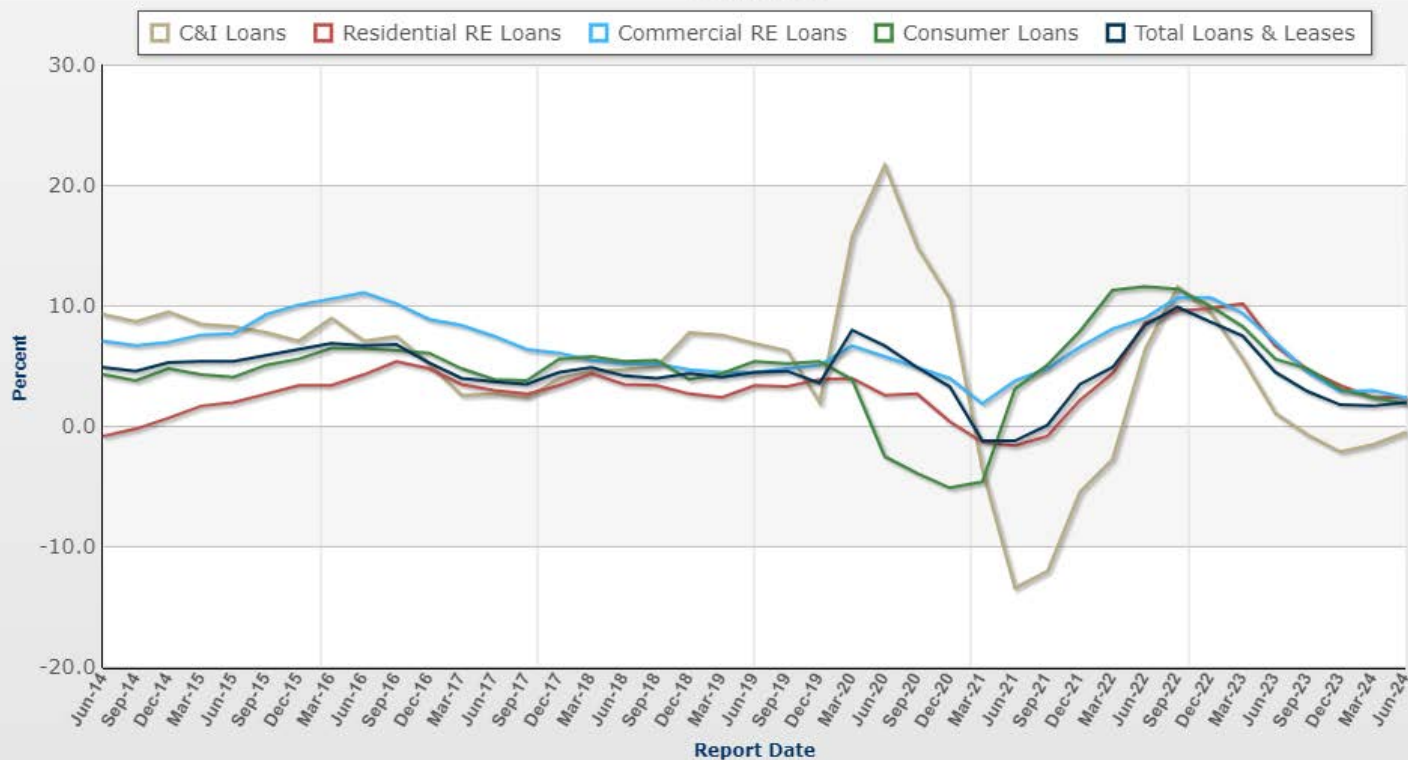


Quarterly Banking Profile

Second Quarter 2024

Twelve-Month Loan Growth Rates

Source: FDIC





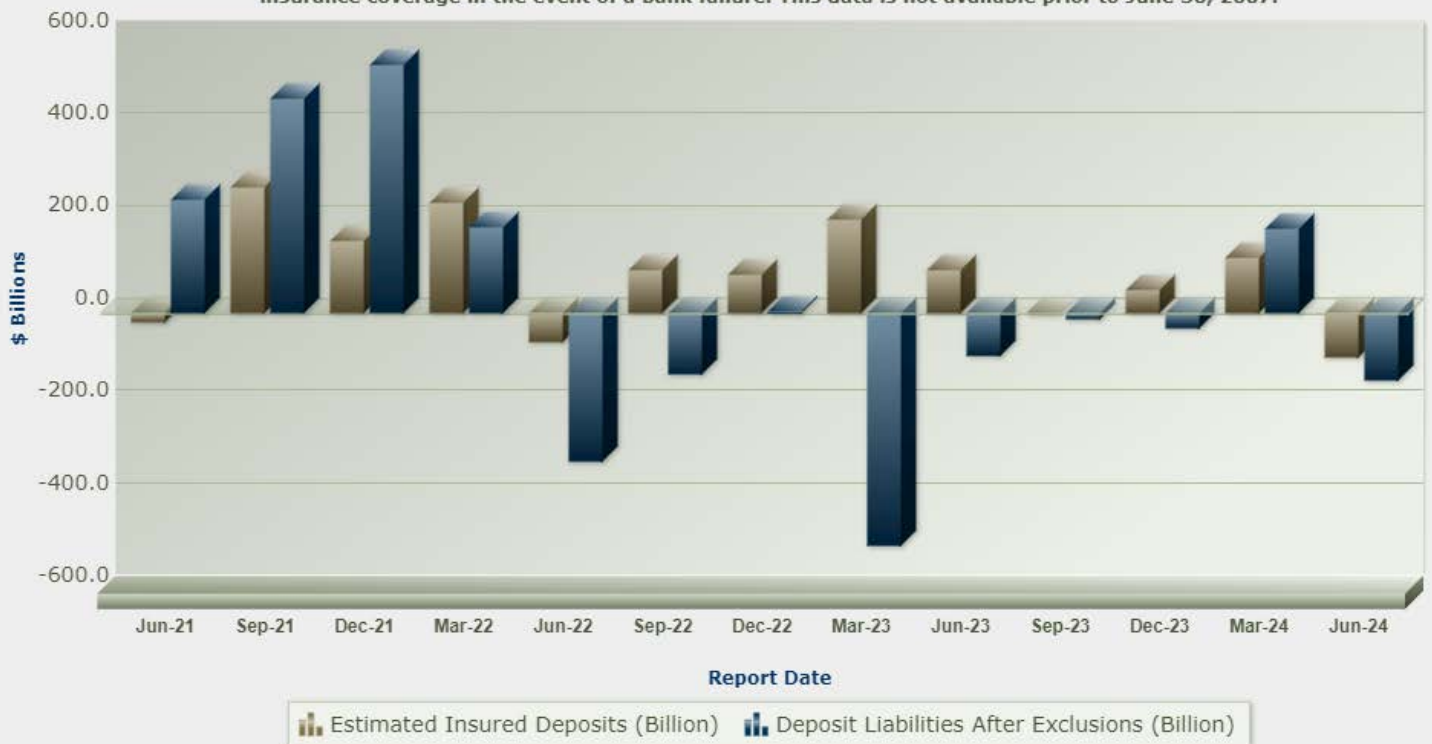
Quarterly Banking Profile

Second Quarter 2024

Quarterly Change in Deposits

Source: FDIC

* Deposit Liabilities After Exclusions includes adjustments to domestic deposits to align with the determination of deposit insurance coverage in the event of a bank failure. This data is not available prior to June 30, 2007.



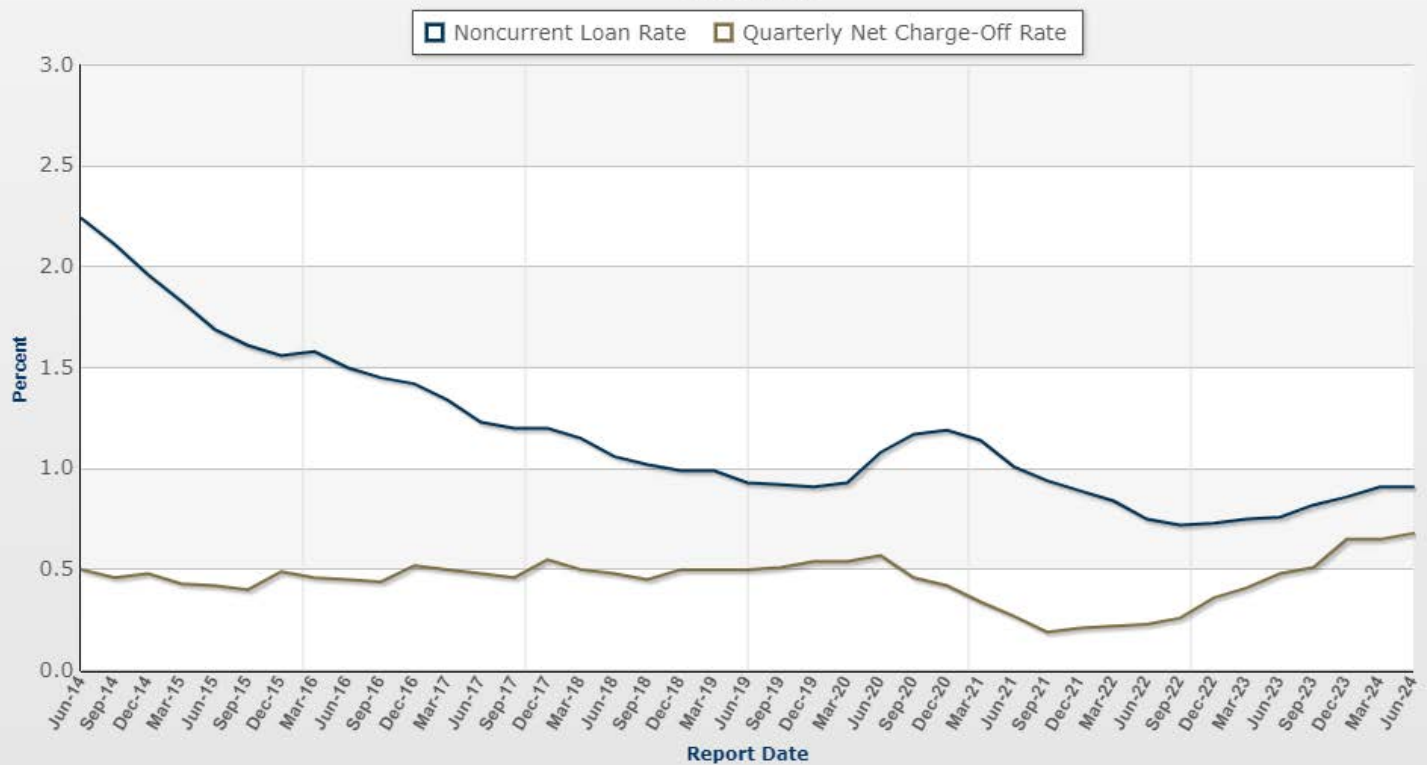


Quarterly Banking Profile

Second Quarter 2024

Noncurrent Loan and Quarterly Net Charge-Off Rates

Source: FDIC



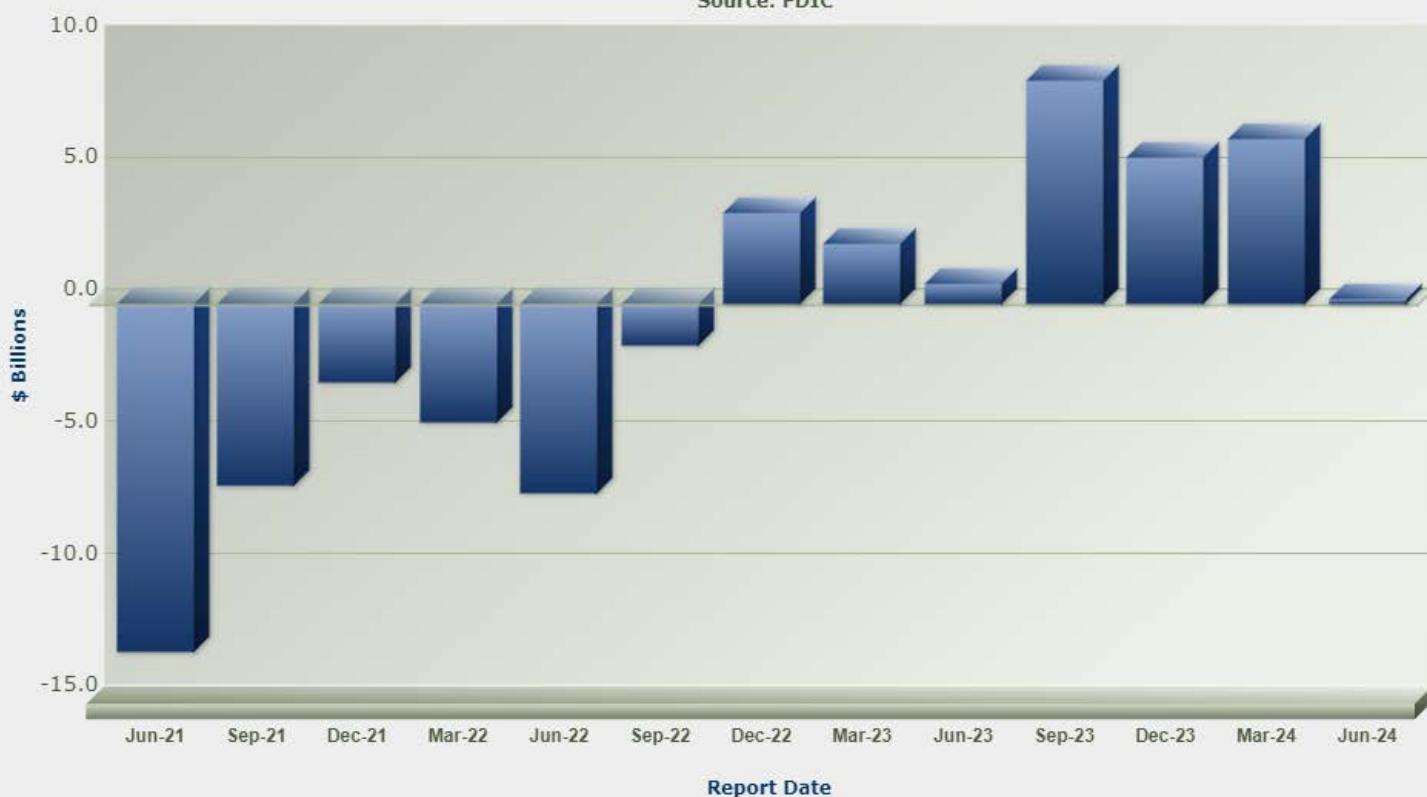


Quarterly Banking Profile

Second Quarter 2024

Quarterly Change in Noncurrent Loans

Source: FDIC





Quarterly Banking Profile

Second Quarter 2024

Quarterly Net Charge-Offs

Source: FDIC

