



## Financial Highlights

<i>Regulation F Ratios</i>	<i>Qtr End 30-Sep 2023</i>	<i>Qtr End 30-Jun 2023</i>	<i>Qtr End 31-Mar 2023</i>	<i>Qtr End 31-Dec 2022</i>
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### CAPITAL ADEQUACY ANALYSIS

Regulation F Capital Category	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized
Total Capital Ratio	13.44%	13.18%	12.99%	12.69%
Tier 1 Capital Ratio	12.25%	12.04%	11.93%	11.80%
Tier 1 leverage ratio	9.96%	9.81%	9.70%	9.39%

### ASSET QUALITY ANALYSIS

Nonperforming Assets/Total Assets	0.37%	0.38%	0.29%	0.25%
Nonperforming Loans/Gross Loans	0.52%	0.54%	0.41%	0.36%
Net Charge-Offs/Average Loans (annualized)	0.16%	0.04%	0.01%	0.01%
Loan Loss Provision/Average Loans (annualized)	0.41%	0.49%	0.44%	0.63%

### CAPITAL COVERAGE AND RESERVES

Nonperforming Assets/ Core Capital and Reserves*	3.49%	3.67%	2.85%	2.50%
Core Capital and Reserves*/Total Loans	14.92%	14.78%	14.68%	14.53%
Loan Loss Reserve/Total Capital	8.14%	7.68%	6.71%	6.65%
Loan Loss Reserve/Total Loans	1.40%	1.36%	1.21%	1.18%

### EARNINGS AND EFFICIENCY

Qtrly Return on Average Assets (annualized)	1.13%	1.15%	1.35%	1.31%
Qtrly Return on Average Equity (annualized)	9.24%	9.36%	11.07%	11.28%
Earnings Coverage of Net Charge-Offs	>100%	>100%	>100%	>100%
Qtrly Efficiency Ratio (annualized)	52.80%	52.35%	49.48%	47.01%
Liquidity Ratio	10.08%	10.90%	13.14%	12.19%

\* 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.