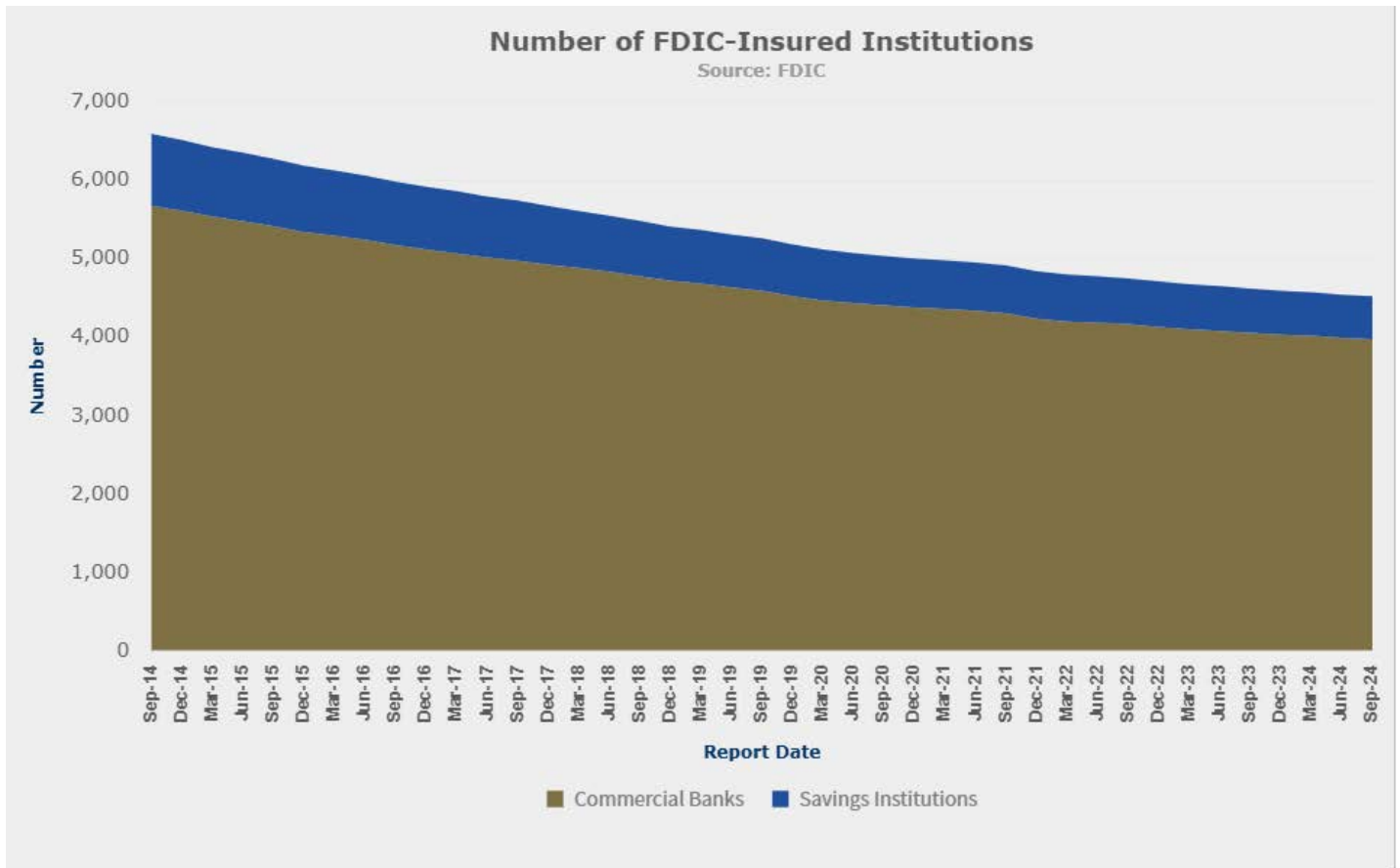




Quarterly Banking Profile

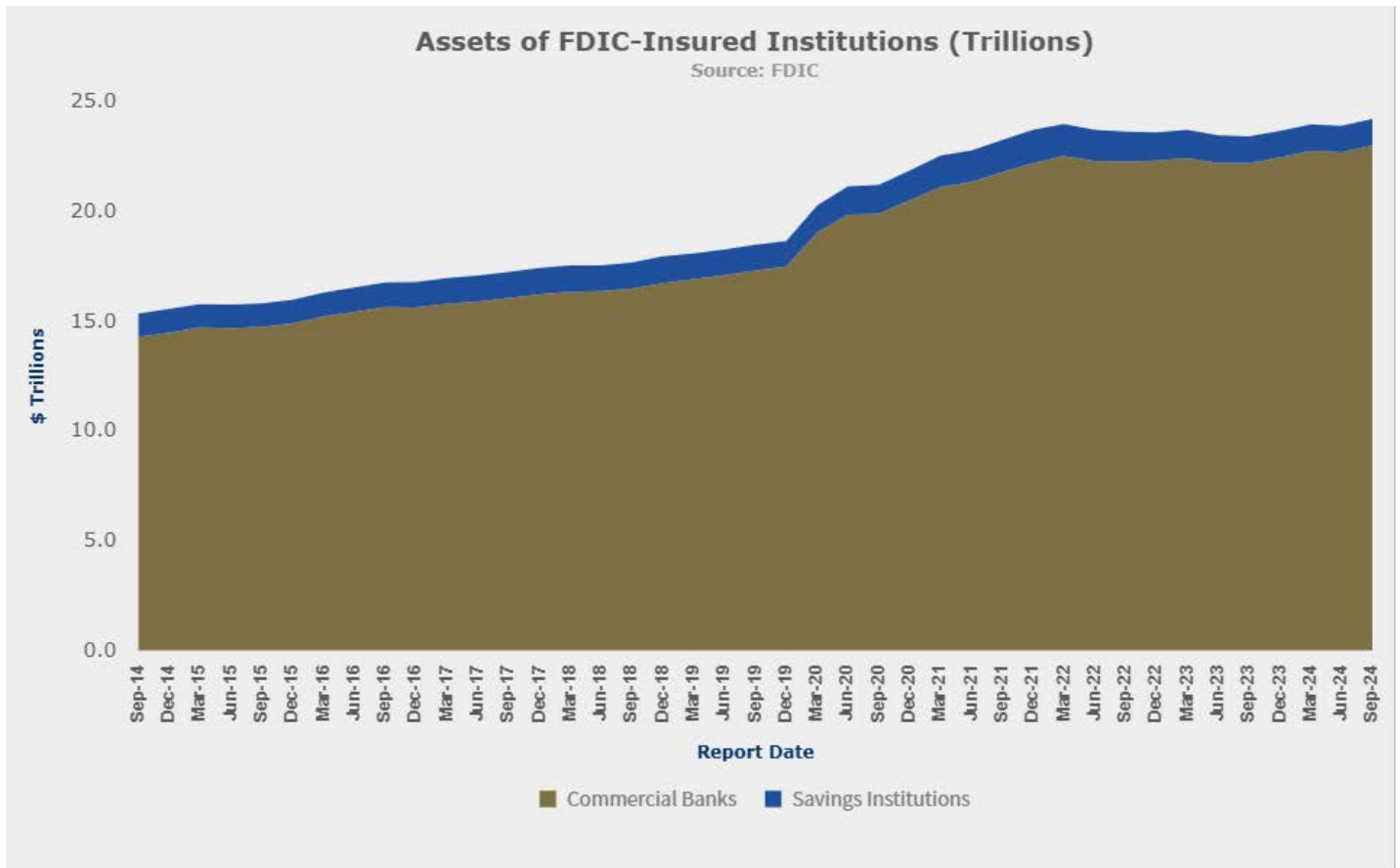
Third Quarter 2024





Quarterly Banking Profile

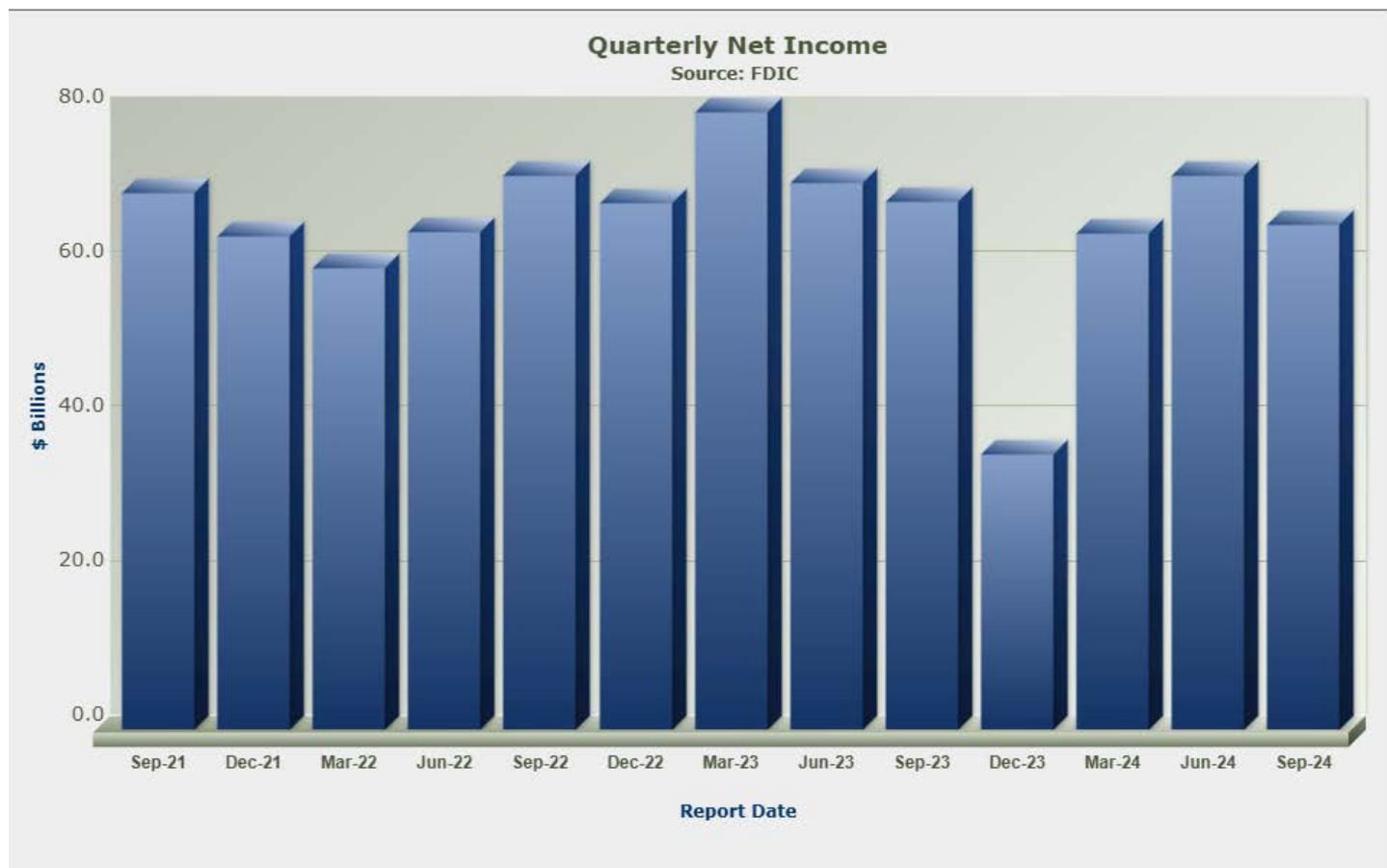
Third Quarter 2024





Quarterly Banking Profile

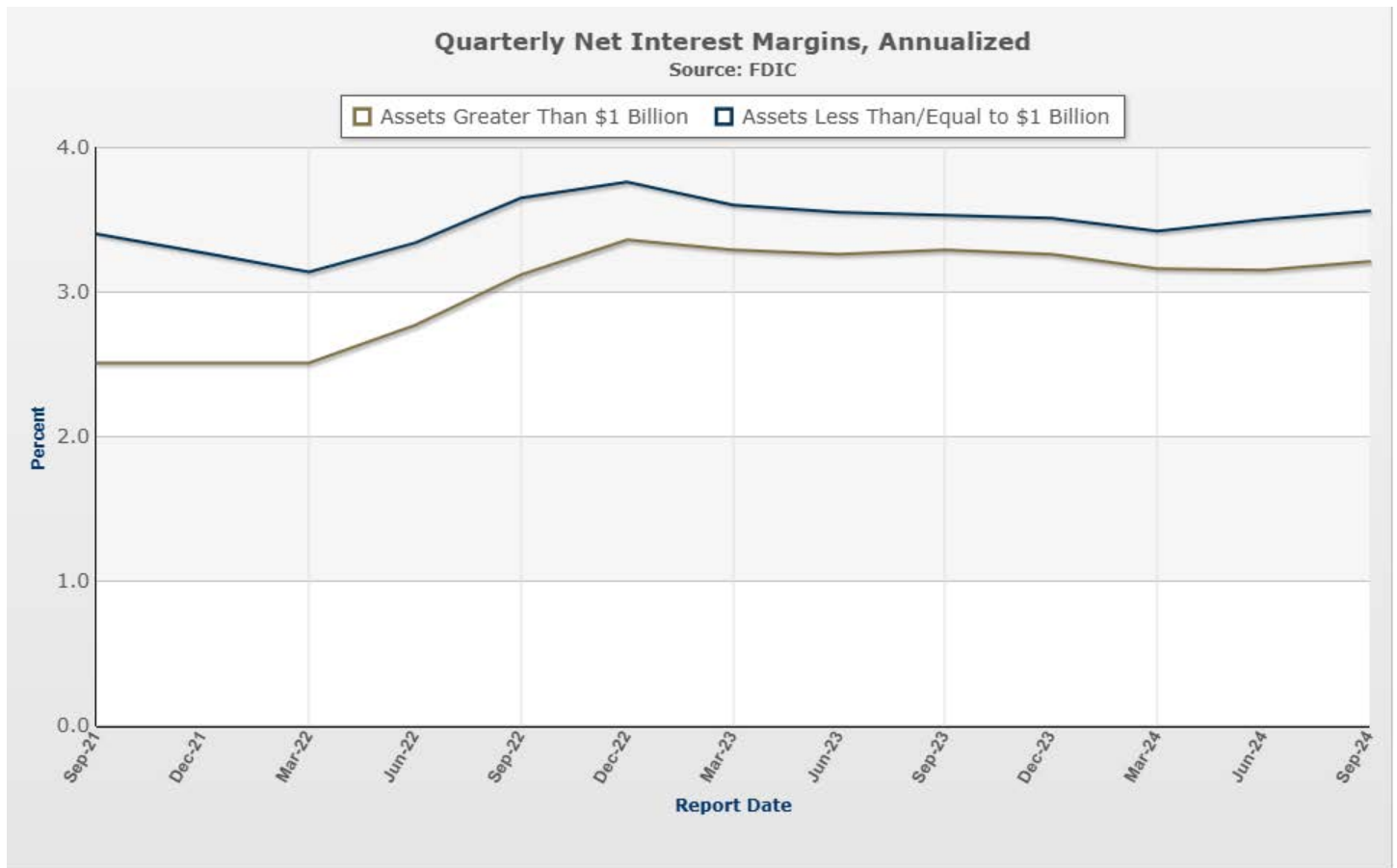
Third Quarter 2024





Quarterly Banking Profile

Third Quarter 2024





Quarterly Banking Profile

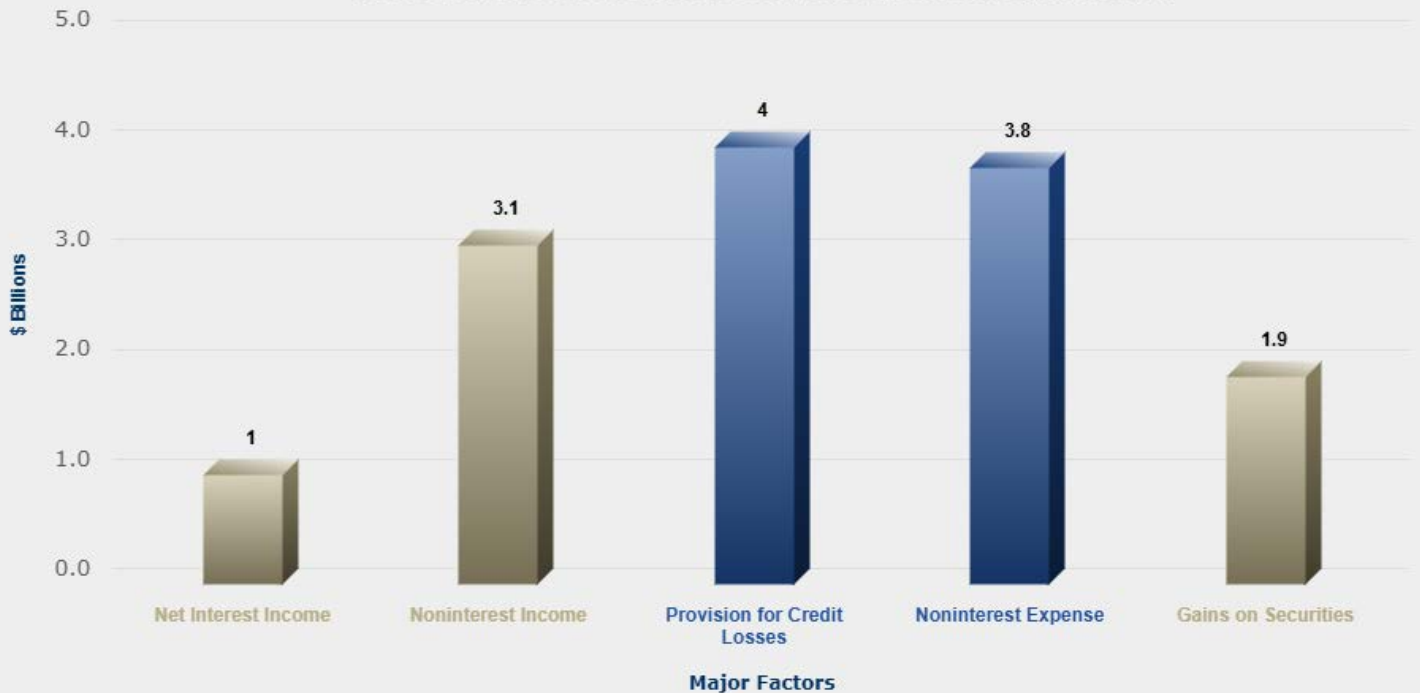
Third Quarter 2024

Change in Major Factors Affecting Earnings Contributions to Pretax Earnings Growth

September 30, 2023 vs September 30, 2024

Source: FDIC

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



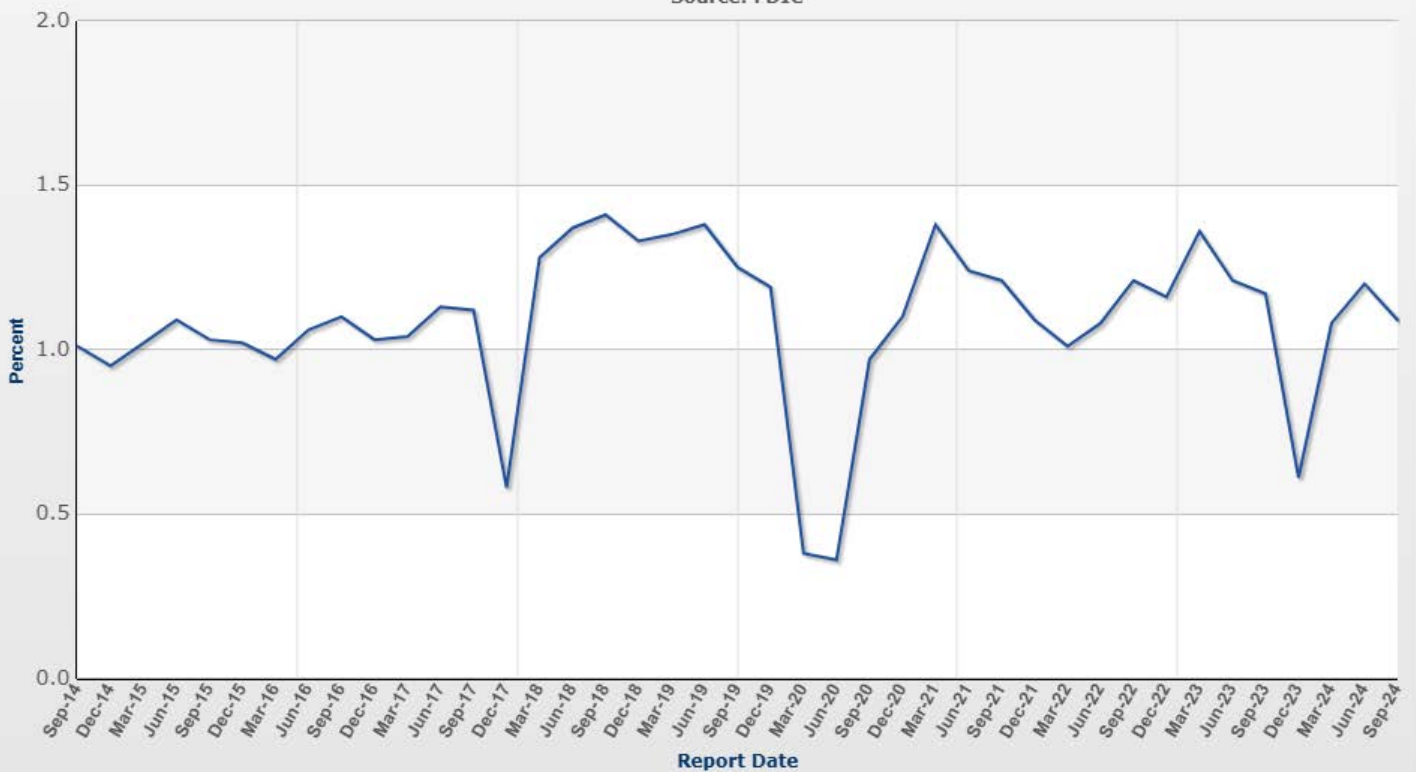


Quarterly Banking Profile

Third Quarter 2024

Quarterly Return on Assets, Annualized

Source: FDIC





Quarterly Banking Profile

Third Quarter 2024



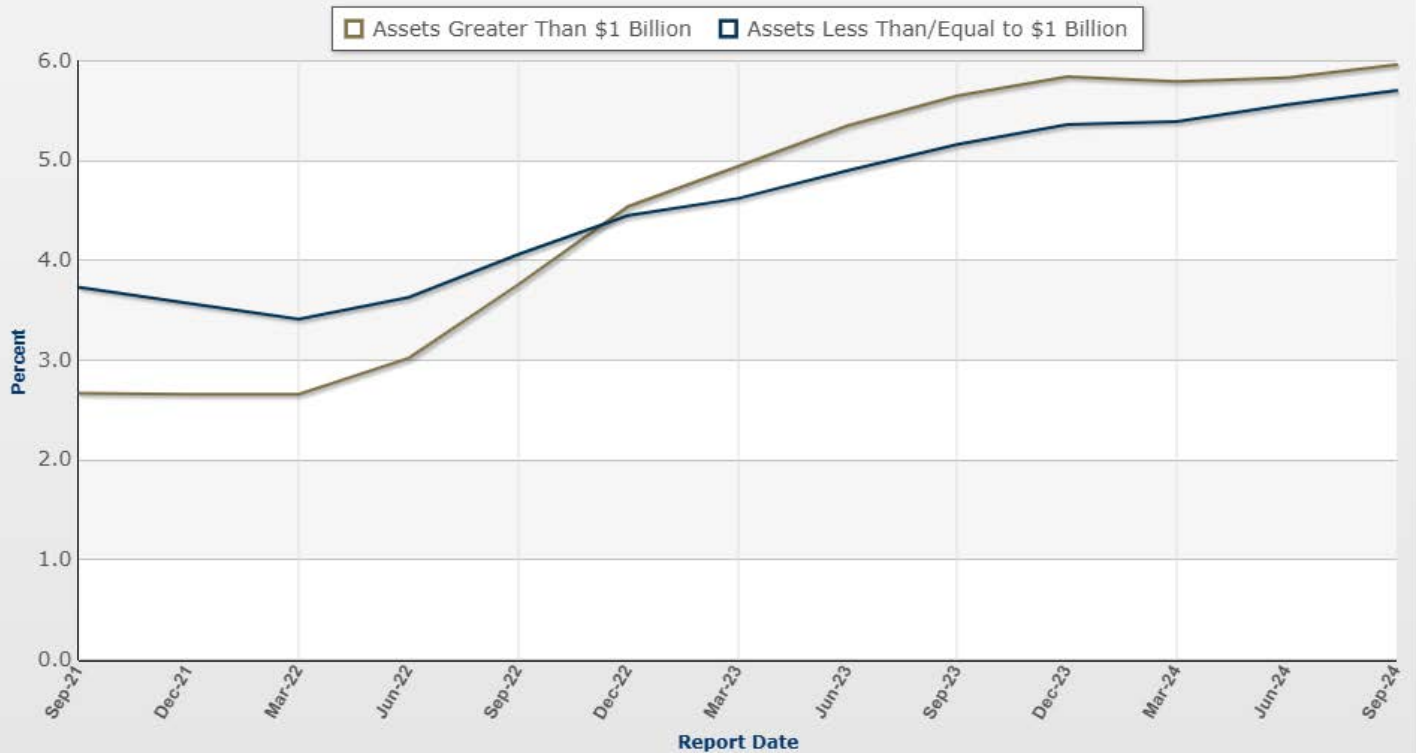


Quarterly Banking Profile

Third Quarter 2024

Quarterly Yield on Earning Assets, Annualized

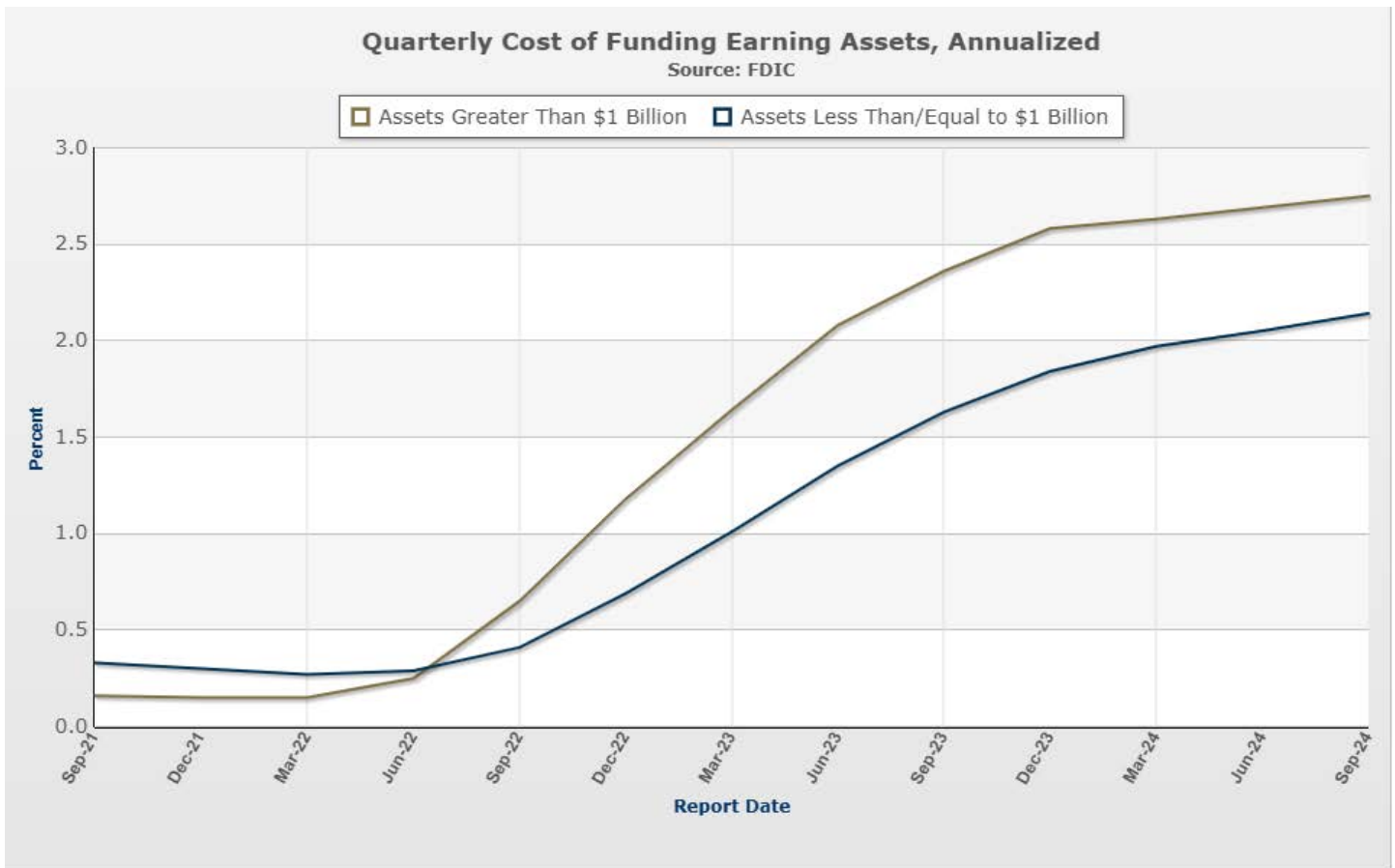
Source: FDIC





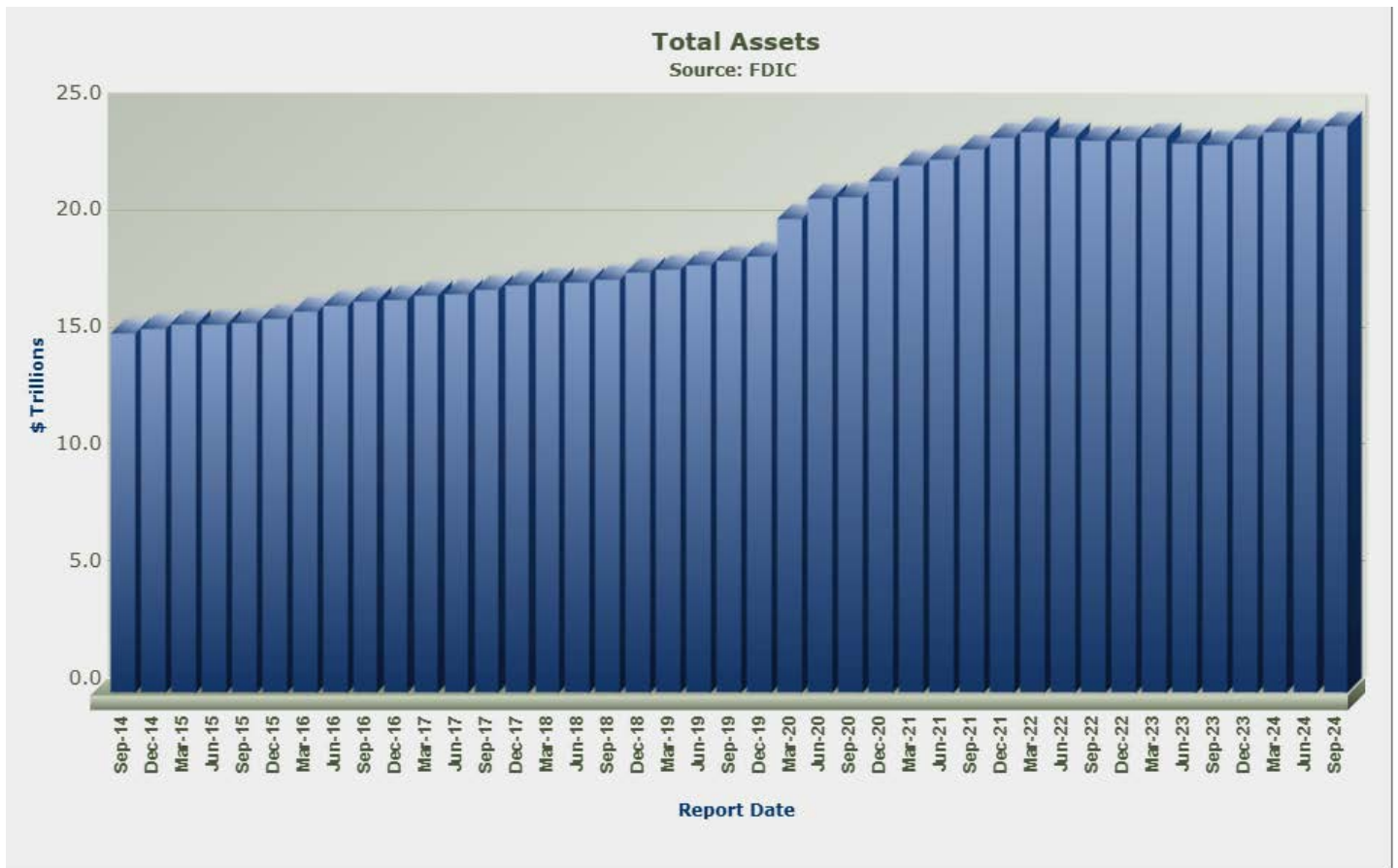
Quarterly Banking Profile

Third Quarter 2024



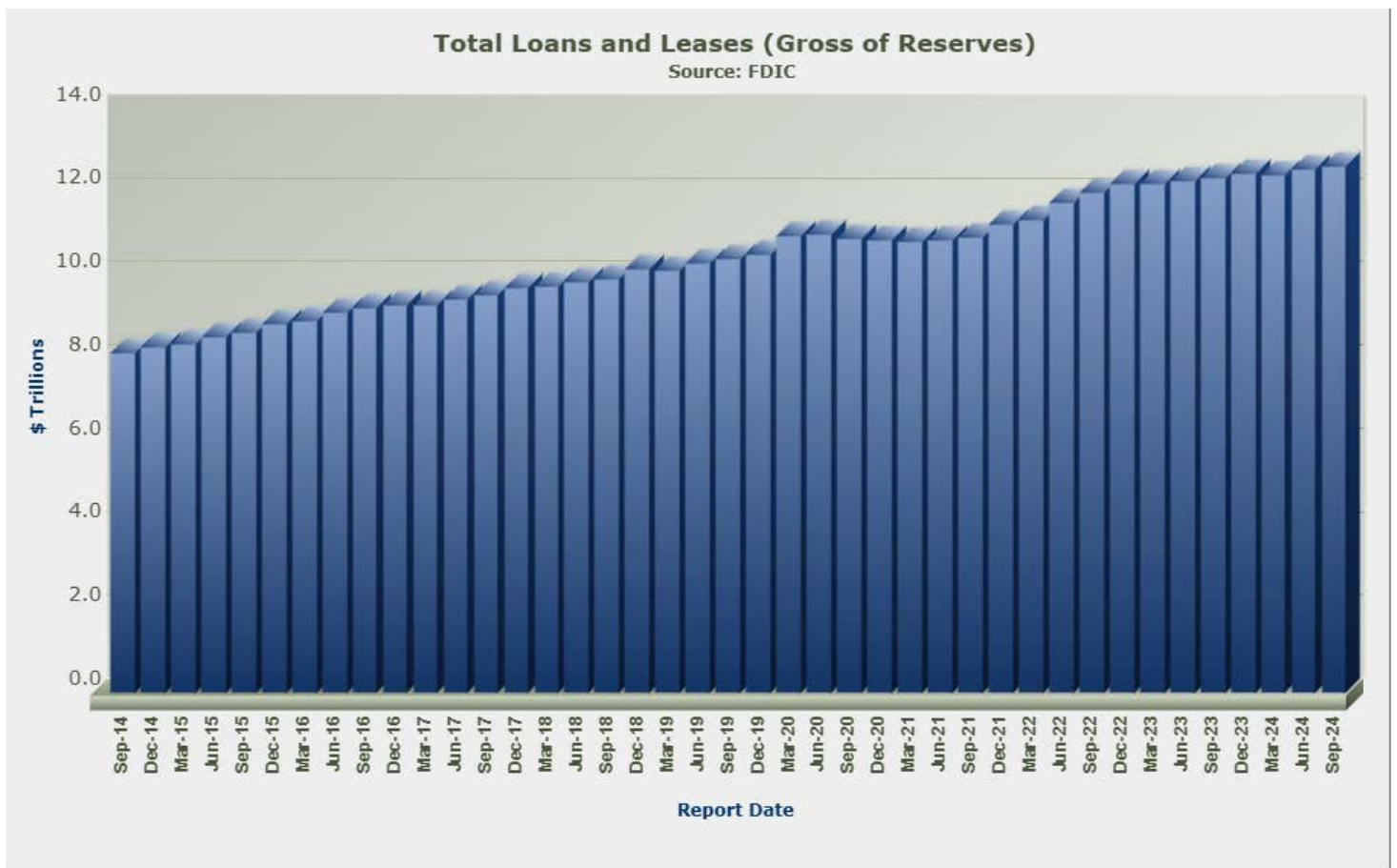
FDIC Quarterly Banking Profile

Third Quarter 2024



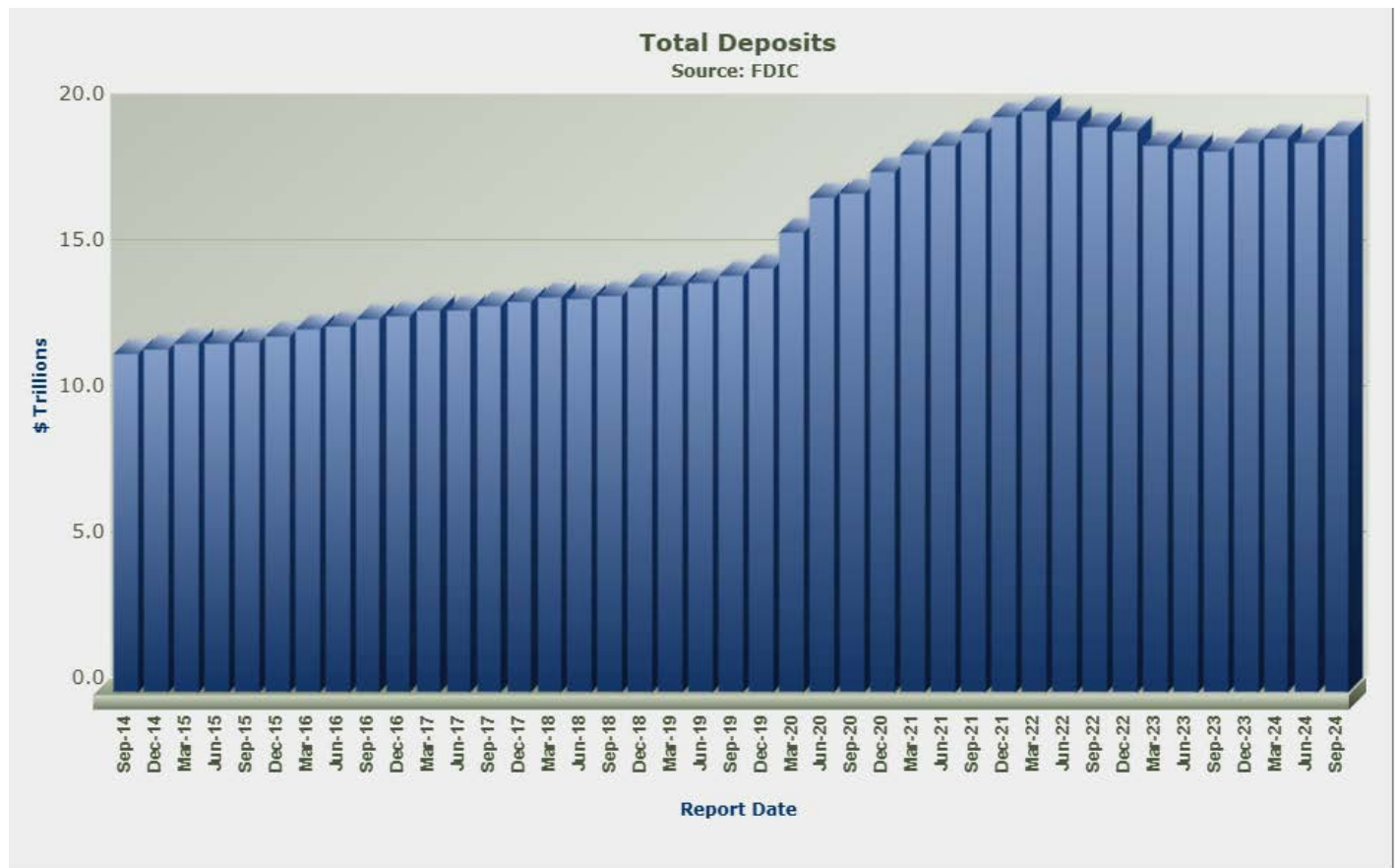
FDIC Quarterly Banking Profile

Third Quarter 2024



FDIC Quarterly Banking Profile

Third Quarter 2024





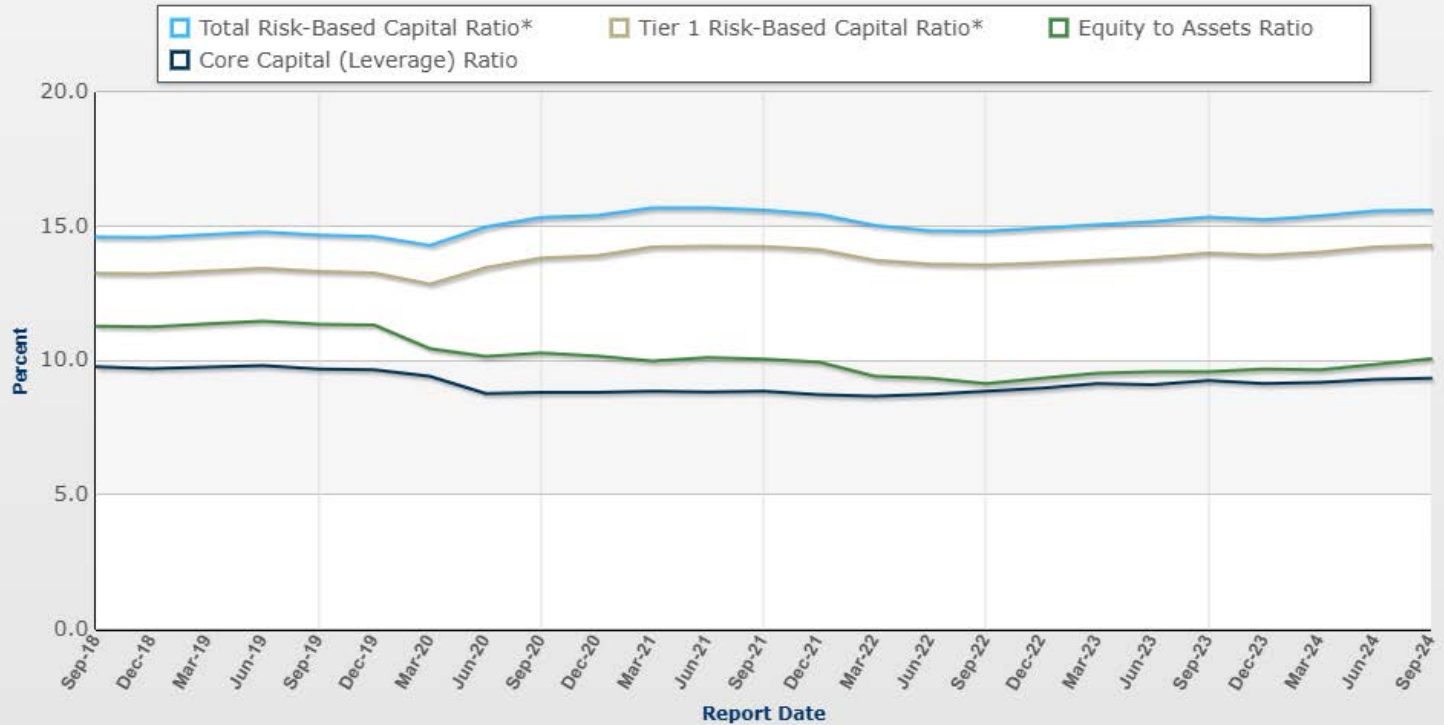
Quarterly Banking Profile

Third 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.



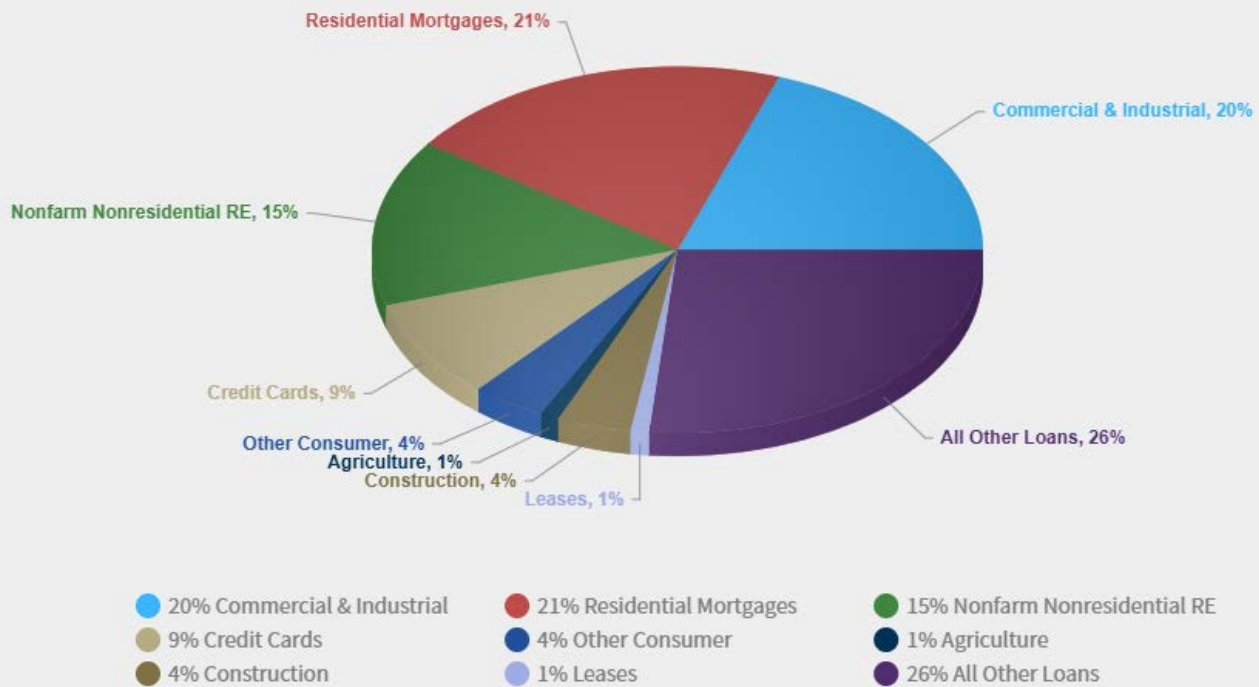


Quarterly Banking Profile

Third Quarter 2024

Loan Portfolio Composition

as of September 30, 2024
Source: FDIC



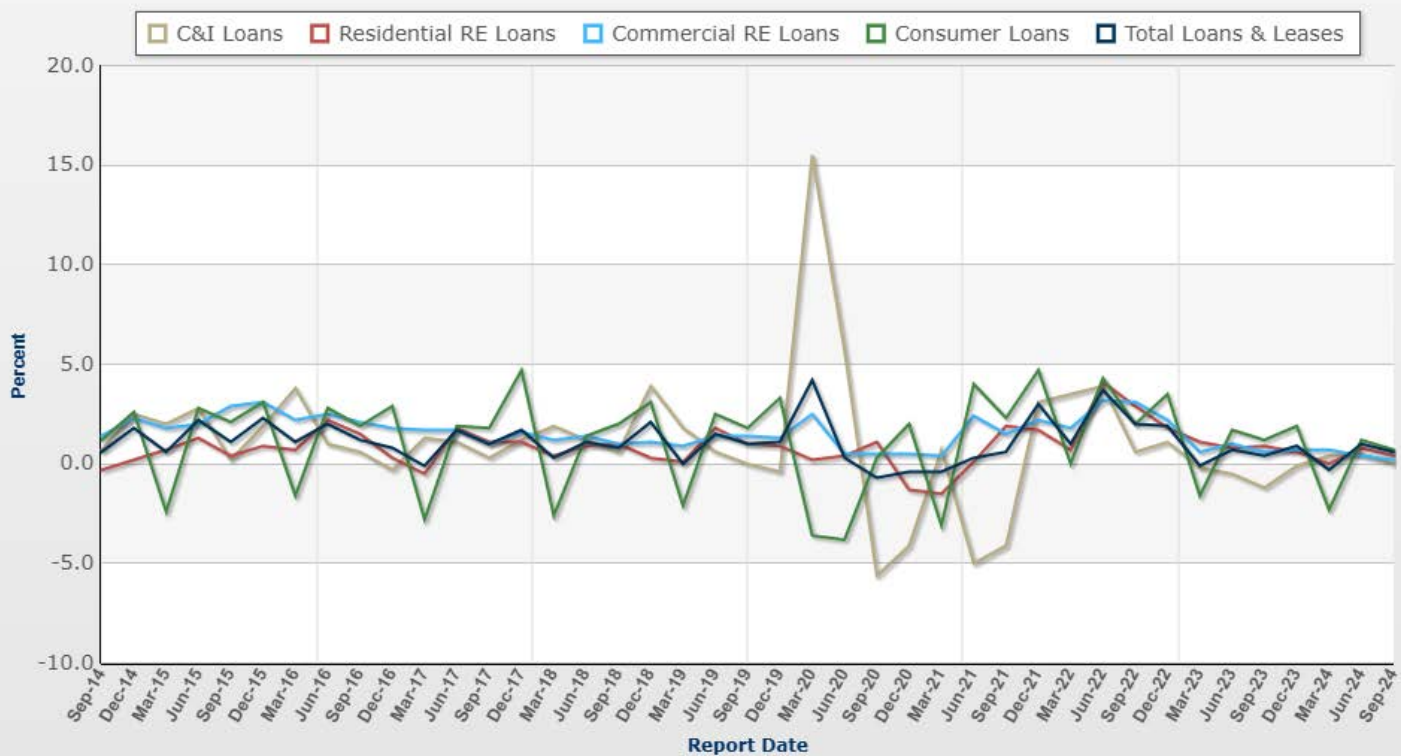


Quarterly Banking Profile

Third Quarter 2024

Quarterly Loan Growth Rates

Source: FDIC



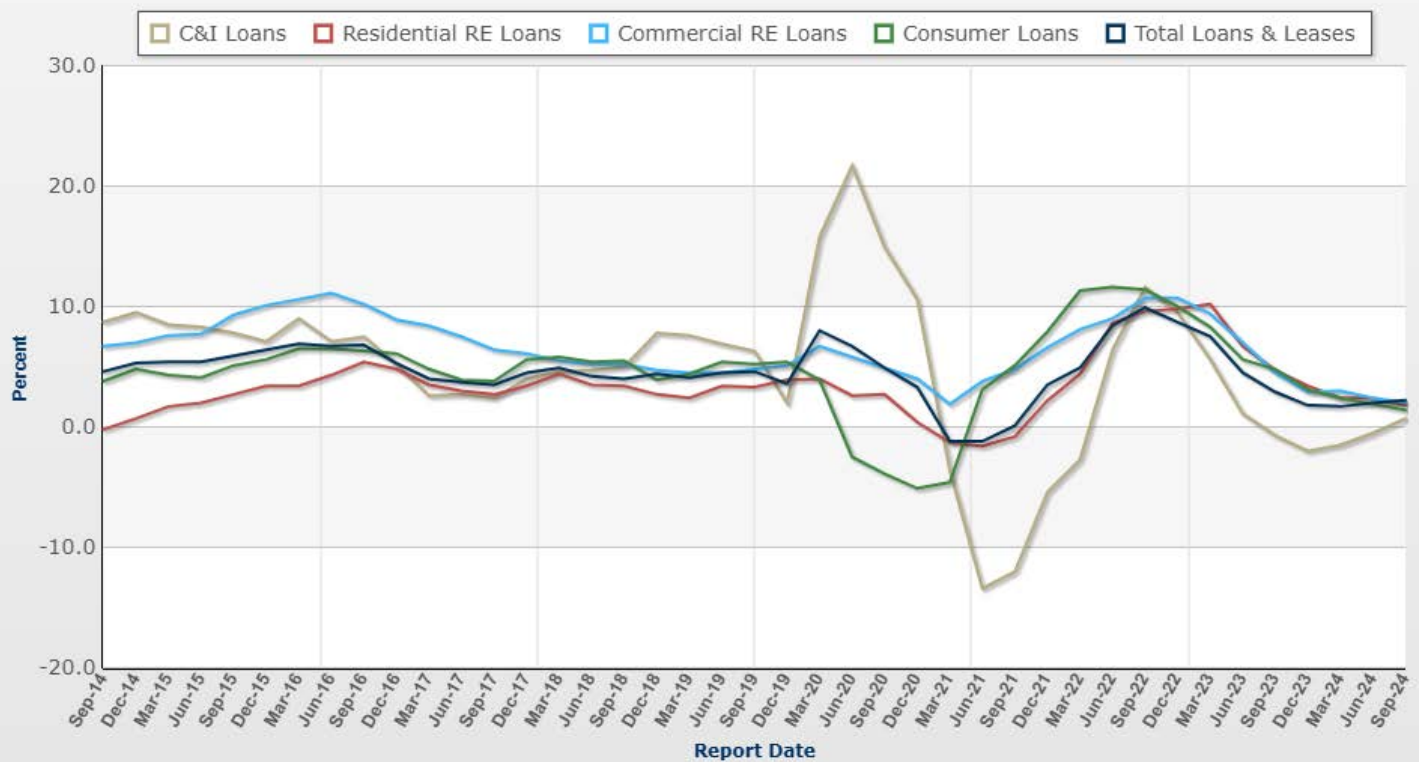


Quarterly Banking Profile

Third Quarter 2024

Twelve-Month Loan Growth Rates

Source: FDIC





Quarterly Banking Profile

Third 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.



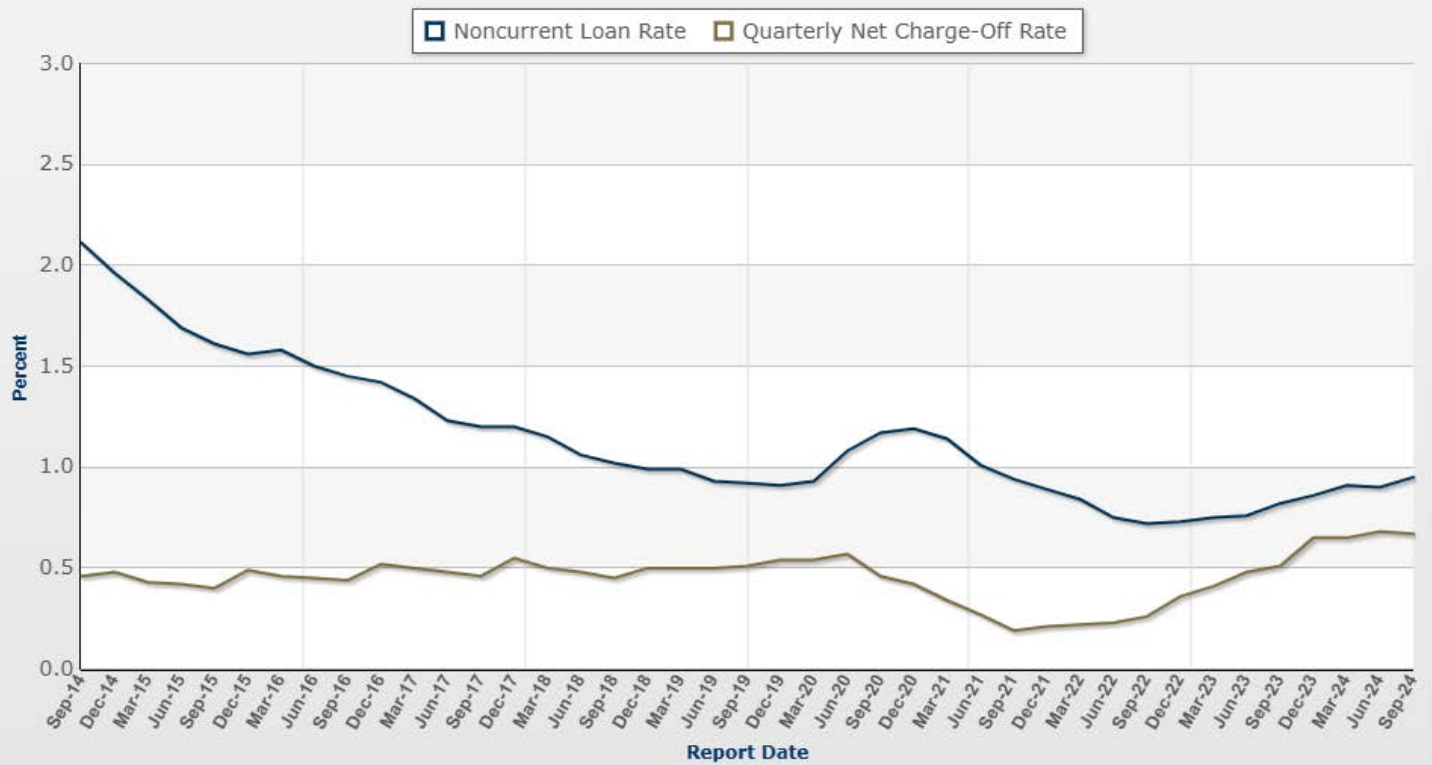


Quarterly Banking Profile

Third Quarter 2024

Noncurrent Loan and Quarterly Net Charge-Off Rates

Source: FDIC





Quarterly Banking Profile

Third Quarter 2024





Quarterly Banking Profile

Third Quarter 2024

Quarterly Net Charge-Offs

Source: FDIC

