

Fourth Quarter 2023

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)		Q4-23	Q3-23	Q4-22	2023	2022
Total Nonfarm (share of trailing four quarter employment in parentheses)		2.2%	2.6%	3.1%	2.5%	4.3%
Manufacturing	(5%)	-1.7%	-1.3%	0.8%	-1.2%	2.5%
Other (non-manufacturing) Goods-Producing	(7%)	-1.3%	1.0%	2.8%	0.8%	3.4%
Private Service-Providing	(72%)	2.0%	2.4%	3.4%	2.4%	4.9%
Government	(16%)	5.8%	6.1%	2.5%	5.2%	2.6%
Unemployment Rate (% of labor force, seasonally adjusted)		3.3%	3.2%	3.0%	3.2%	3.1%
Other Indicators (% change of 4-qtr moving total, unless noted)		Q4-23	Q3-23	Q4-22	2023	2022
Single-Family Home Permits		-14.9%	-31.9%	-30.7%	-14.9%	-30.7%
Multifamily Building Permits		-15.4%	-28.2%	-3.6%	-15.4%	-3.6%
Home Price Index (change from year ago)		2.3%	1.5%	8.9%	2.0%	16.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized leve	el)	N/A	1.01	0.84	N/A	0.85

BANKING TRENDS

Tier 1 Leverage (median %, end of period) 10.91 10.89 10.37 10.91 10.37 Tier 1 Leverage (median %) 0.99 1.08 1.11 0.99 1.11 Pretax Return on Assets (median %) 1.21 1.34 1.27 1.21 1.27 Net Interest Margin (median %) 3.86 3.82 3.59 3.86 3.59 Yield on Earning Assets (median %) 5.07 4.98 3.97 5.07 3.97 Cost of Funding Earning Assets (median %) 1.24 1.13 0.28 1.24 0.28 Provisions to Avg. Assets (median %) 0.06 0.04 0.02 0.06 0.02 Noninterest Income to Avg. Assets (median %) 0.37 0.37 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Liquidity / Sensitivity Q4-23 Q3-23 Q4-22 2023 2022 Net Loans to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Noncore Funding to Assets (median %) 12.15 11.34 6.93 12.15 6.93	General Information	Q4-23	Q3-23	Q4-22	2023	2022
Total Assets (in millions) \$106,927 \$106,118 \$90,984 \$106,927 \$90,984 New Institutions (0	Institutions (#)	71	71	72	71	72
New Institutions (*) 0 0 0 0 0 0 Subchapter S Institutions (*) 19 19 20 19 20 Asset Ounlity 044-23 03-23 04-22 2023 2022 Past-Due and Nonaecrual Lears / Total Lears (median %) 0.24 0.38 0.09 0.24 0.09 Lean and Lease Allowanes / Total Lears (median %) 0.24 0.28 0.09 0.24 0.09 Lean and Lease Allowanes / Total Lears (median %) 1.27 1.26 1.27 1.27 1.27 Lean and Lease Allowanes / Total Lears (median %) 0.00 0.00 0.00 0.00 Caning (median %, gene-de-dat annualized) 0.00 0.00 0.00 0.00 0.00 Capital / Earnings (ear-to-dat annualized, unless noted) 0.44-23 03-23 04-22 2023 2022 Ter 1 Leverage (median %, end of period) 0.01 10.91 10.37 10.91 10.37 Protex fuention Assets (median %) 1.21 1.34 1.27 1.21 1.24 1.24 </td <td></td> <td>\$106,927</td> <td>\$105,118</td> <td>\$93,984</td> <td>\$106,927</td> <td>\$93,984</td>		\$106,927	\$105,118	\$93,984	\$106,927	\$93,984
Subchapter S Institutions (#) 19 19 20 19 20 Asset Quality Q4-23 Q3-23 Q4-22 2023 2021 Past-Due and Nonaecruit Learns (Total Lears (median %) 0.44 0.48 0.32 0.44 0.32 Noncurrent Learns / Total Lears (median %) 1.27 1.26 1.37 1.27 1.26 1.37 1.27 1.27 1.26 1.37 1.27 1.27 1.26 1.37 1.27 1.27 1.26 0.00 0.0			ŕ			0
Past-Due and Nonsecrual Loans / Total Leans (median %) 0.44 0.48 0.32 0.44 0.32 Noncurrent Leans / Total Leans (median %) 0.24 0.28 0.09 0.24 0.09 Loan and Lease Allowance / Noncurrent Leans (median %) 1.27 1.26 1.27 1.27 1.26 1.27 1.27 1.27 1.26 1.27 1.23 2.80 5.07 3.23 5.07 Net Loan Lesses / Total Leans (median %) 0.00		19	19	20	19	20
Networrent Longs / Total Loans (median %) 0.24 0.28 0.09 0.24 0.09 Loan and Lease Allowance / Total Loans (median multiple) 1.27 1.26 1.27 1.27 Loan and Lease Allowance / Total Loans (median multiple) 3.23 2.80 5.07 3.23 5.07 Net Loan Losses / Total Loans (median %, spear-to-date annualized) 0.00 0.00 0.00 0.00 0.00 Capital / Exraines (median %, expen-to-date annualized) 0.01 0.00 0.00 0.00 0.00 0.00 Capital / Exraines (median %, expen-to-date annualized) 0.99 1.08 10.37 10.91 10.37 Return on Assets (median %) 1.21 1.34 1.27 1.21 1.11 0.99 1.11 Petato (median %) 1.21 1.34 1.27 1.21 1.27 1.27 1.23 1.24 0.37 0.07 3.93 1.00 1.00 1.00 1.00 1.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 </td <td>Asset Quality</td> <td>Q4-23</td> <td>Q3-23</td> <td>Q4-22</td> <td>2023</td> <td>2022</td>	Asset Quality	Q4-23	Q3-23	Q4-22	2023	2022
Leun and Lease Allowance / Total Leans (median multiple) 3.23 2.80 5.07 3.23 5.07 Loan and Lease Allowance / Noncurrent Leans (median multiple) 3.23 2.80 5.07 3.23 5.07 Net Lean Leasses / Total Leans (median %, year-to-date annualized) 0.00 0.00 0.00 0.00 0.00 Capital / Earnings (year-to-date annualized) 0.91 10.89 10.37 10.91 10.37 Return on Assets (median %, end of period) 1.21 1.34 1.27 1.24 0.23 Yield on Earning Assets (median %) 3.26 3.86 3.89 3.66 3.59 Yield on Earning Assets (median %) 5.07 4.98 3.97 5.07 3.37 Viel I ones to Mays (median %) 5.07 4.98 3.97 5.07 3.37 Viel I ones to Assets (median %) 0.06 0.04 0.02 0.06 0.02 Viel I ones to Assets (median %) 0.37 0.37 0.41 0.37 0.41 Vorshow to Avg. Assets (median %) 0.06 0.04 0.02 0	Past-Due and Nonaccrual Loans / Total Loans (median %)	0.44	0.48	0.32	0.44	0.32
Lean and Lease Allowance / Noncurrent Loans (median "%, year-to-date annualized) 3.23 2.80 5.07 3.23 5.07 Net Loan Losses / Total Loans (median %, year-to-date annualized) 0.00 0.00 0.00 0.00 0.00 Capital / Earnings (year-to-date annualized) 0.91 10.89 10.37 10.91 10.37 Return on Assets (median %) 0.99 1.08 1.11 0.99 1.11 Preax Return on Assets (median %) 3.36 3.82 3.59 3.86 3.59 Vield on Laming Assets (median %) 5.07 4.98 3.97 5.07 3.97 Cost of Funding Earning Assets (median %) 1.24 1.13 0.28 1.24 0.28 Provisions to Avg. Assets (median %) 0.06 0.04 0.02 0.06 0.02 Nonicres Income to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Liquidity / Sensitivity 04-23 03-23 04-22 2023 2022 Net come to Avg. Assets (median %) 12.15 11.34 6.93 12.15 6.93 Indigitir / Sensitivity 04-23 03-	Noncurrent Loans / Total Loans (median %)	0.24	0.28	0.09	0.24	0.09
Net Loan Losses / Total Loans (median %, year-to-date annualized) 0.00 0.00 0.00 0.00 0.00 0.00 Capital / Earnings (year-to-date annualized, unless noted) Q4-23 Q3-23 Q4-22 2023 2022 Tier 1 Leverage (median %, end of period) 10.91 10.89 10.37 10.91 10.37 Return on Assets (median %) 0.29 1.08 1.11 0.99 1.11 Net Loan on Assets (median %) 1.21 1.34 1.27 1.21 1.34 1.27 1.21 1.34 0.27 0.39 0.06 0.04 0.02 0.06 0.02 0.06 0.02 0.06 0.02 0.06 0.02 0.06 0.02 0.06 0.02 0.06 0.02 0.06 0.02 0.06 0.02 0.06 0.02 0.06 0.02 0.06 0.02 0.06 0.02 0.05 0.25 0.25 0.25 0.25 0.25 0.26 2.52 2.60 2.52 2.60 2.52 2.60 2.52 2	Loan and Lease Allowance / Total Loans (median %)	1.27	1.26	1.27	1.27	1.27
Capital / Earnings (year-to-date annualized, unless noted) Q4-23 Q3-23 Q4-22 2023 2022 Tier 1 Leverage (median %, end of period) 10.91 10.89 10.37 10.91 10.37 Return on Assets (median %) 0.99 1.08 1.11 0.99 1.03 Pretax Return on Assets (median %) 3.26 3.82 3.59 3.86 3.59 Viel on Farning Assets (median %) 5.07 4.98 3.97 5.07 3.97 Cost of Funding Farning Assets (median %) 0.26 0.06 0.04 0.02 0.06 0.02 Noninterest Income to Avg. Assets (median %) 0.37 0.37 0.37 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 0.37 0.37 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 0.37 0.37 0.33 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 0.37 0.37 0.33 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 12.15 11	Loan and Lease Allowance / Noncurrent Loans (median multiple)	3.23	2.80	5.07	3.23	5.07
Liverage (median %, end of period) 10.91 10.89 10.37 10.91 10.37 Return on Assets (median %) 0.99 1.08 1.11 0.99 1.11 Pretax Return on Assets (median %) 1.21 1.34 1.27 1.21 1.34 Net Interest Margin (median %) 3.86 3.82 3.59 3.86 3.59 Yield on Earning Assets (median %) 1.24 1.13 0.28 1.24 0.28 Cost of Funding Earning Assets (median %) 1.24 1.13 0.28 1.24 0.28 Nomiterest Income to Avg. Assets (median %) 0.06 0.04 0.02 0.06 0.02 Nethead to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Liquidity / Sensitivity Q4-23 Q3-23 Q4-22 2023 2022 Net Leans to Assets (median %) 66.04 64.24 61.57 66.04 61.57 Noncore Funding to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets (median	Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.00	0.00	0.00
Return on Assets (median %) 0.99 1.08 1.11 0.99 1.11 Pretax Return on Assets (median %) 1.21 1.34 1.27 1.21 1.24 Net Interest Margin (median %) 3.86 3.82 3.59 3.86 3.59 Yield on Earning Assets (median %) 5.07 4.98 3.97 5.07 3.97 Cost of Punding Earning Assets (median %) 0.06 0.04 0.02 0.06 0.02 Noninterest Income to Avg. Assets (median %) 0.37 0.37 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Liquidity / Sensitivity Q4-23 Q3-23 Q4-22 2023 2022 Net Loans to Assets (median %) 12.15 11.34 6.03 12.15 6.93 Long-term Assets to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets (median %, call filers) 35 34 23 35 23	Capital / Earnings (year-to-date annualized, unless noted)	Q4-23	Q3-23	Q4-22	2023	2022
Pretax Return on Åssets (median %) 1.21 1.34 1.27 1.21 1.27 Net Interest Margin (median %) 3.86 3.82 3.59 3.86 3.59 Vield on Extring Assets (median %) 5.07 4.98 3.97 5.07 3.97 Cost of Funding Earning Assets (median %) 1.24 1.13 0.28 1.24 0.28 Provisions to Avg. Assets (median %) 0.37 0.37 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Iquidity / Sensitivity Q4-23 Q3-23 Q4-22 2023 2022 Not Loans to Assets (median %) 66.04 64.24 61.57 66.04 61.57 Noncore Funding to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets (median %) 29.07 29.47 32.33 29.07 32.33 20.07 32.33 Brokered Deposits to Assets (median %) 35 34 23 35 23 35 23 35 23 35 23 35 23	Tier 1 Leverage (median %, end of period)	10.91	10.89	10.37	10.91	10.37
Net Interest Margin (median %) 3.86 3.82 3.59 3.86 3.59 Yield on Earning Assets (median %) 5.07 4.98 3.97 5.07 3.97 Cost of Funding Earning Assets (median %) 1.24 1.13 0.28 1.24 0.28 Provisions to Avg. Assets (median %) 0.06 0.04 0.02 0.06 0.02 Noninterest Income to Avg. Assets (median %) 0.37 0.37 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Liquidity / Sensitivity Q4-23 Q3-23 Q4-22 2023 2022 Net Loans to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median % for those above) 4.81 4.46 3.77 4.8	Return on Assets (median %)	0.99	1.08	1.11	0.99	1.11
Yield on Earning Assets (median %) 5.07 4.98 3.97 5.07 3.97 Cost of Funding Earning Assets (median %) 1.24 1.13 0.28 1.24 0.28 Provisions to Avg. Assets (median %) 0.06 0.04 0.02 0.06 0.04 Noninterest Income to Avg. Assets (median %) 0.37 0.37 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Liquidity / Sensitivity Q4-23 Q3-23 Q4-22 2023 2022 Not core Funding to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Brokered Deposits (number of institutions) 35 34 23 35 23 Brokered Deposits to Assets (median % for those above) 4.81 4.46 3.77 4.81 3.77 Loan Concentrations 28 29 35 28 25 244 259 244 Commercial and Industrial 28 29 35 <td>Pretax Return on Assets (median %)</td> <td>1.21</td> <td>1.34</td> <td>1.27</td> <td>1.21</td> <td>1.27</td>	Pretax Return on Assets (median %)	1.21	1.34	1.27	1.21	1.27
Cost of Funding Earning Assets (median %) 1.24 1.13 0.28 1.24 0.28 Provisions to Avg. Assets (median %) 0.06 0.04 0.02 0.06 0.02 Noninterest Income to Avg. Assets (median %) 0.37 0.37 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Liquidity / Sensitivity Q4-23 Q3-23 Q4-22 2023 2022 Net Loans to Assets (median %) 66.04 64.24 61.57 66.04 61.57 Noncore Funding to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Brokered Deposits (number of institutions) 35 34 23 35 23 Brokered Deposits (number of those above) 4.81 4.46 3.77 4.81 3.77 Loan Concentrations (median % of Tier I Capital plus the Reserve for Loan and Lease Losses) Q4-23 Q3-23 Q4-22 2023 2022 Commereial and Industrial 28	Net Interest Margin (median %)	3.86	3.82	3.59	3.86	3.59
Cost of Funding Earning Assets (median %) 1.24 1.13 0.28 1.24 0.28 Provisions to Avg. Assets (median %) 0.06 0.04 0.02 0.06 0.02 Noninterest Income to Avg. Assets (median %) 0.37 0.37 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Liquidity / Sensitivity Q4-23 Q3-23 Q4-22 2023 2022 Net Leans to Assets (median %) 66.04 64.24 61.57 66.04 61.57 Noncore Funding to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Brokered Deposits (number of institutions) 35 34 23 35 23 Brokered Deposits to Assets (median % for those above) 4.81 4.46 3.77 4.81 3.77 Loan Concentrations (median % of Tier I Capital plus the Reserve for Loan and Lease Losses) Q4-23 Q3-23 Q4-22 2023 2022 Commercial and Industrial <td< td=""><td>Yield on Earning Assets (median %)</td><td>5.07</td><td>4.98</td><td>3.97</td><td>5.07</td><td>3.97</td></td<>	Yield on Earning Assets (median %)	5.07	4.98	3.97	5.07	3.97
Provisions to Avg. Assets (median %) 0.06 0.04 0.02 0.06 0.02 Noninterest Income to Avg. Assets (median %) 0.37 0.37 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Liquidity / Sensitivity Q4-23 Q3-23 Q4-22 2023 2022 Net Loans to Assets (median %) 66.04 64.24 61.57 66.04 61.57 Noncore Funding to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median %) 29.07 29.47 32.33 29.07 32.33 Brokered Deposits (number of institutions) 35 34 23 35 23 Brokered Deposits (number of institutions) 35 34 23 35 23 Brokered Deposits to Assets (median % of those above) 4.81 4.46 3.77 4.81 3.77 Loan Concentrations 28 29 35 28 35 Commercial and Industrial 28 29 35 28 35 <t< td=""><td></td><td>1.24</td><td>1.13</td><td>0.28</td><td>1.24</td><td>0.28</td></t<>		1.24	1.13	0.28	1.24	0.28
Noninterest Income to Avg. Assets (median %) 0.37 0.37 0.41 0.37 0.41 Overhead to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Liquidity / Sensitivity Q4-23 Q3-23 Q4-22 2023 2022 Net Loans to Assets (median %) 66.04 64.24 61.57 66.04 61.57 Noncore Funding to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median %, call filers) 29.07 29.47 32.33 29.07 32.33 Brokered Deposits (number of institutions) 35 34 23 35 23 Brokered Deposits to Assets (median % for those above) 4.81 4.46 3.77 4.81 3.77 Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q4-23 Q3-23 Q4-22 2023 2022 Commercial and Industrial 28 29 35 28 35 28 35 Commercial Real Estate 259 252 244 259 244 244 259 244		0.06				
Overhead to Avg. Assets (median %) 2.60 2.62 2.52 2.60 2.52 Liquidity / Sensitivity Q4-23 Q3-23 Q4-22 2023 2022 Net Loans to Assets (median %) 66.04 64.24 61.57 66.04 61.57 Noncore Funding to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median %, call filers) 29.07 29.47 32.33 29.07 32.33 Brokered Deposits (number of institutions) 35 34 23 35 23 Brokered Deposits to Assets (median % for those above) 4.81 4.46 3.77 4.81 3.77 Loan Concentrations Commercial and Industrial 28 29 35 28 35 Commercial and Industrial 28 29 35 28 35 2022 2023 2022 2023 2022 203 2022 204 259 244 259 244 259 244 259 244 259 244						
Net Loans to Assets (median %) 66.04 64.24 61.57 66.04 61.57 Noncore Funding to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median %, call filers) 29.07 29.47 32.33 29.07 32.33 Brokered Deposits (number of institutions) 35 34 23 35 23 Brokered Deposits to Assets (median % for those above) 4.81 4.46 3.77 4.81 3.77 Loan Concentrations Q4-23 Q3-23 Q4-22 2023 2022 Commercial and Industrial 28 29 35 28 35 Commercial Real Estate 259 252 244 259 244 Construction & Development 48 47 49 48 49 Multifamily Residential Real Estate 9 9 7 9 7 Nonresidential Real Estate 163 165 159 163 159 Residential Real Estate 163 165 159 163 159 Residential Real Estate 163	\mathbf{c}					
Noncore Funding to Assets (median %) 12.15 11.34 6.93 12.15 6.93 Long-term Assets to Assets (median %, call filers) 29.07 29.47 32.33 29.07 32.33 Brokered Deposits (number of institutions) 35 34 23 35 23 Brokered Deposits to Assets (median % for those above) 4.81 4.46 3.77 4.81 3.77 Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q4-23 Q3-23 Q4-22 2023 2022 Commercial and Industrial 28 29 35 28 35 Construction & Development 48 47 49 48 49 Multifamily Residential Real Estate 9 9 7 9 7 Nonresidential Real Estate 163 165 159 163 159 Residential Real Estate 163 165 159 163 159 Residential Real Estate 163 165 159 163 159 Residential Real Estate 163 165 159 163 159	Liquidity / Sensitivity	Q4-23	Q3-23	Q4-22	2023	2022
Long-term Assets to Assets (median %, call filers) 29.07 29.47 32.33 29.07 32.33 Brokered Deposits (number of institutions) 35 34 23 35 23 Brokered Deposits to Assets (median % for those above) 4.81 4.46 3.77 4.81 3.77 Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q4-23 Q3-23 Q4-22 2023 2022 Commercial and Industrial 28 29 35 28 35 Commercial Real Estate 259 252 244 259 244 Construction & Development 48 47 49 48 49 Multifamily Residential Real Estate 9 9 7 9 7 Nonresidential Real Estate 163 165 159 163 159 Residential Real Estate 163 165 159 163 159 Residential Real Estate 122 122 122 122 125 Consumer 5 6 6 5 6	Net Loans to Assets (median %)	66.04	64.24	61.57	66.04	61.57
Long-term Assets to Assets (median %, call filers) 29.07 29.47 32.33 29.07 32.33 Brokered Deposits (number of institutions) 35 34 23 35 23 Brokered Deposits to Assets (median % for those above) 4.81 4.46 3.77 4.81 3.77 Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q4-23 Q3-23 Q4-22 2023 2022 Commercial and Industrial 28 29 35 28 35 Commercial Real Estate 259 252 244 259 244 Construction & Development 48 47 49 48 49 Multifamily Residential Real Estate 9 9 7 9 7 Nonresidential Real Estate 163 165 159 163 159 Residential Real Estate 163 165 159 163 159 Residential Real Estate 122 122 122 122 125 Consumer 5 6 6 5 6	Noncore Funding to Assets (median %)	12.15	11.34	6.93	12.15	6.93
Brokered Deposits (number of institutions) Brokered Deposits to Assets (median % for those above)3534233523Brokered Deposits to Assets (median % for those above)4.814.463.774.813.77Loan ConcentrationsUnder the Reserve for Loan and Lease Losses)Q4-23Q3-23Q4-2220232022Commercial and Industrial2829352835Commercial Real Estate259252244259244Construction & Development4847494849Multifamily Residential Real Estate99797Nonresidential Real Estate163165159163159Residential Real Estate163165159163159Residential Real Estate122122122122122122Consumer56656	\mathbf{c}	29.07	29.47	32.33	29.07	32.33
Brokered Deposits to Assets (median % for those above)4.814.463.774.813.77Loan Concentrations(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)Q4-23Q3-23Q4-2220232022Commercial and Industrial2829352835Commercial Real Estate259252244259244Construction & Development4847494849Multifamily Residential Real Estate99797Nonresidential Real Estate163165159163159Residential Real Estate122122125122125Consumer56656						
(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)Q4-23Q3-23Q4-2220232022Commercial and Industrial2829352835Commercial Real Estate259252244259244Construction & Development4847494849Multifamily Residential Real Estate99797Nonresidential Real Estate163165159163159Residential Real Estate122122125122125Consumer56656						
Commercial and Industrial2829352835Commercial Real Estate259252244259244Construction & Development4847494849Multifamily Residential Real Estate99797Nonresidential Real Estate163165159163159Residential Real Estate122122125122125Consumer56656	Loan Concentrations					
Commercial Real Estate259252244259244Construction & Development4847494849Multifamily Residential Real Estate99797Nonresidential Real Estate163165159163159Residential Real Estate122122125122125Consumer566566	(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q4-23	Q3-23	Q4-22	2023	2022
Construction & Development4847494849Multifamily Residential Real Estate99797Nonresidential Real Estate163165159163159Residential Real Estate122122122122125Consumer56656	Commercial and Industrial	28	29	35	28	35
Multifamily Residential Real Estate99797Nonresidential Real Estate163165159163159Residential Real Estate122122122125125Consumer56656	Commercial Real Estate	259	252	244	259	244
Nonresidential Real Estate163165159163159Residential Real Estate122122122125125Consumer56656	Construction & Development	48	47	49	48	49
Residential Real Estate122125122125Consumer5656	Multifamily Residential Real Estate	9	9	7	9	7
5 6 5 6	Nonresidential Real Estate	163	165	159	163	159
	Residential Real Estate	122	122	125	122	125
Agriculture 23 24 26 23 26	Consumer	5	6	6	5	6
	Agriculture	23	24	26	23	26

BANKING PROFILE

Largest Deposit Markets (from 2023 Summary of Deposits)	Institutions in Market		Asset Distribution	Institutions	
Denver-Aurora-Lakewood, CO	67	\$114,887	<\$100 million	7	(9.9%)
Boulder, CO	33	\$12,518	\$100 million to \$250 million	23	(32.4%)
Colorado Springs, CO	41	\$11,119	\$250 million to \$1 billion	30	(42.3%)
Fort Collins, CO	26	\$10,309	\$1 billion to \$10 billion	9	(12.7%)
Greeley, CO	25	\$6,243	\$10 billion	2	(2.8%)