

First Quarter 2025

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

	Employment Growth Rates (% change from year ago, unless noted)	Q1-25	Q4-24	Q1-24	2024	2023
Other (non-maintaminating) Goods-Pockaleing (5%) 1.34% 1.34% 1.54% 1.54% 1.98 1.98 1.98 1.98 1.98 1.98 1.98 1.98 1.98 1.98 1.98 1.98 2.28% 1.28% 2.28% 1.28% 2.28%	Total Nonfarm (share of trailing four quarter employment in parentheses)	1.0%	0.6%	1.5%	1.1%	2.9%
Private Service-Provising	Manufacturing (5%)	0.3%	-0.7%	0.3%	-0.6%	3.5%
Comment Comm	Other (non-manufacturing) Goods-Producing (5%)	1.3%	3.1%	1.3%	1.3%	1.7%
Description 1.000	Private Service-Providing (75%)	0.7%	0.2%	1.4%	0.9%	2.9%
	Government (15%)	2.8%	2.2%	2.8%	2.7%	2.8%
Single-Family Home Permits	Unemployment Rate (% of labor force, seasonally adjusted)	3.7%	3.6%	3.7%	3.7%	3.8%
Multifamily Pauliding Permons	Other Indicators (% change of 4-qtr moving total, unless noted)	Q1-25	Q4-24	Q1-24	2024	2023
Price Index (change from year ago) 4.3% 6.2% 8.1% 7.2% 6.0% 1.0	Single-Family Home Permits	-8.9%	2.0%	10.6%	2.0%	-5.7%
Name	Multifamily Building Permits	-34.6%	-30.5%	100.6%	-30.5%	101.3%
SANKING TREADS	Home Price Index (change from year ago)	4.3%	6.2%	8.1%	7.2%	6.9%
Part	Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	1.23	1.11	1.24	1.09
Past-Duc and Nonacerual Loans (median %) 1.25	BANKING TRENDS					
Total Asses (in millions) \$1,287,405 \$1,287,405 \$1,289,525 \$1,290,931 \$1,289,525 \$1,285,000 \$0 \$0 \$0 \$0 \$0 \$0 \$0	General Information	Q1-25	Q4-24	Q1-24	2024	2023
New Institutions (#< 3 years)	Institutions (#)	17	17	17	17	17
New Institutions (#5 Ay years)			\$1,289,525			\$1,285,000
Subchaper S Institutions (**)		0	· · · · · · · ·		· · ·	0
Past-Due and Nonsecrual Leans (Total Leans (median %)		1	1	1	1	1
Noncurrent Lowns / Tokal Lowns (mediam %)	Asset Quality	Q1-25	Q4-24	Q1-24	2024	2023
Loun and Lease Allowance / Total Loams (median %)	Past-Due and Nonaccrual Loans / Total Loans (median %)	2.19	2.15	1.81	2.15	1.78
Lana and Lease Allowance Noncurrent Lanas (median multiple) 2.82 3.08 2.49 3.08 2.37 Net Loan Losses / Total Loans (median %, year-to-date annualized) 0.44 0.44 0.29 0.44 0.30 Capital / Farnings (year-to-date annualized, unless noted) 01-25 04-24 01-24 0204 0203 Tier 1 Leverage (median %, end of period) 12.56 12.47 12.16 12.47 12.11 Pretuz Return on Assets (median %) 2.22 2.07 1.62 2.07 1.71 Pretux Return on Assets (median %) 3.13 2.72 2.15 2.72 2.18 Net Interest Margin (median %) 4.03 4.59 4.73 4.59 4.52 Yield on Earning Assets (median %) 5.33 5.57 5.53 5.57 5.16 Cost of Funding Earning Assets (median %) 1.98 2.05 1.82 2.05 1.34 Provisions to Avg. Assets (median %) 1.63 1.49 1.30 1.49 1.23 Overhead to Avg. Assets (median %) 2.72 2.72 2.68 2.72 2.69 Liquidity / Sensitivity Q1-25 Q4-24 Q1-24 Q1-24 Q1-24 Net Loans to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 47.60 48.70 52.86 48.70 52.86 Desprise (median %) 47.60 48.	Noncurrent Loans / Total Loans (median %)	1.37	1.37	1.26	1.37	1.21
Decimal Class Allowance Noncurrent Loans (median multiple) 2.82 3.08 2.49 3.08 2.37 Net Loan Losses Total Loans (median %, year-to-date annualized) 0.44 0.44 0.29 0.44 0.30 Capital Earnings (year-to-date annualized, unless noted) 01-25 04-24 01-24 01-24 02-24 Tier Leverage (median %, end of period) 12.56 12.47 12.16 12.47 12.11 Return on Assets (median %) 2.22 2.07 1.62 2.07 1.71 Pretux Return on Assets (median %) 3.13 2.72 2.15 2.72 2.18 Net Interest Margin (median %) 4.03 4.59 4.73 4.59 4.52 Yield on Earning Assets (median %) 5.33 5.57 5.53 5.57 5.53 For yield on Earning Assets (median %) 1.98 2.05 1.82 2.05 1.34 Provisions to Avg. Assets (median %) 1.63 1.49 1.30 1.49 1.23 Overhead to Avg. Assets (median %) 1.63 1.49 1.30 1.49 1.23 Overhead to Avg. Assets (median %) 2.72 2.72 2.68 2.72 2.69 Liquidity Sensitivity Q1-25 Q4-24 Q1-24 Q0-24 Q0-24 Not Loans to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncer Funding to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncer Funding to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncer Funding to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncer Funding to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncer Funding to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncer Funding to Assets (median %) 47.60 48.70 52.86 48.70 52.86 Liquidity Sensitivity 47.50 47.50 47.50 47.50 47.50 47.50 Net Loans to Assets (median %) 47.60 48.70 52.86 48.70 52.86 Noncer Funding to Assets (median %) 47.60 48.70 52.86 48.70 52.86 Noncer Funding to Assets (median %) 47.60 48.70 52.86 48.70 52.86 Noncer Funding to Assets (median %) 47.60 48.70 52.86 48.70 52.86 Noncer Funding to Assets (median %) 47.60 48				1.47		1.47
Capital / Earnings (year-to-date annualized, unless noted) Q1-25 Q4-24 Q1-24 2024 2023 Tier 1 Leverage (median %, end of period) 12.56 12.47 12.16 12.47 12.11 Retum on Assets (median %) 2.22 2.07 1.62 2.07 1.71 Pretax Return on Assets (median %) 3.13 2.72 2.15 2.72 2.18 Net Interest Margin (median %) 4.03 4.59 4.73 4.59 4.52 Yield on Earning Assets (median %) 1.98 2.05 1.82 2.05 1.34 Cost of Funding Earning Assets (median %) 1.00 0.11 0.05 0.11 0.13 Provisions to Avg. Assets (median %) 1.63 1.49 1.30 1.49 1.23 Overhead to Avg. Assets (median %) 1.63 1.49 1.30 1.49 1.23 Verbad to Assets (median %) 7.72 2.72 2.68 2.72 2.69 Loan term statistic 91-25 Q4-24 Q1-24 2024 2023 Noncore Funding		2.82	3.08	2.49	3.08	2.37
Tier Leverage (median %, end of period)	Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.44	0.44	0.29	0.44	0.30
Return on Assets (median %) 2.22 2.07 1.62 2.07 1.71 Pretax Return on Assets (median %) 3.13 2.72 2.15 2.72 2.18 Return on Assets (median %) 4.03 4.59 4.73 4.59 4.52 Yield on Earning Assets (median %) 5.33 5.57 5.53 5.57 5.16 Cost of Funding Barning Assets (median %) 1.98 2.05 1.82 2.05 1.34 Provisions to Avg. Assets (median %) 1.00 0.11 0.05 0.11 0.13 Noninterest Income to Avg. Assets (median %) 1.63 1.49 1.30 1.49 1.23 Overhead to Avg. Assets (median %) 2.72 2.72 2.68 2.72 2.68 Liquidity / Sensitivity 2.72 2.72 2.72 2.68 2.72 2.68 Net Loans to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 7.73 7.02 7.53 7.02 6.59 Long-term Assets to Assets (median %) 8 8 8 8 8 8 8 8 8	Capital / Earnings (year-to-date annualized, unless noted)	Q1-25	Q4-24	Q1-24	2024	2023
Pretax Return on Assets (median %) 3.13 2.72 2.15 2.72 2.18 Nct Interest Margin (median %) 4.03 4.59 4.73 4.59 4.52 Yield on Earning Assets (median %) 5.33 5.57 5.53 5.57 5.16 Cost of Funding Earning Assets (median %) 1.98 2.05 1.82 2.05 1.34 Provisions to Avg. Assets (median %) 0.10 0.11 0.05 0.11 0.13 Noninterest Income to Avg. Assets (median %) 1.63 1.49 1.30 1.49 1.23 Verhead to Avg. Assets (median %) 1.63 1.49 1.30 1.49 1.23 Verhead to Avg. Assets (median %) 2.72 2.72 2.08 2.72 2.69 Verlagibity / Sensitivity Q1-25 Q4-24 Q1-24 2024 2023 Noncore Funding to Assets (median %) 7.73 7.02 7.53 7.02 6.59 Post Logardem Assets (median %, call filers) 23.33 23.15 25.90 23.15 27.62	Tier 1 Leverage (median %, end of period)	12.56	12.47	12.16	12.47	12.11
Net Interest Margin (median %)	Return on Assets (median %)	2.22	2.07	1.62	2.07	1.71
Vicid on Earning Assets (median %) 5.33 5.57 5.53 5.57 5.16 Cost of Funding Earning Assets (median %) 1.98 2.05 1.82 2.05 1.34 Provisions to Avg. Assets (median %) 0.10 0.11 0.05 0.11 0.13 Noninterest Income to Avg. Assets (median %) 1.63 1.49 1.30 1.49 1.23 Overhead to Avg. Assets (median %) 2.72 2.72 2.68 2.72 2.69 Itiquidity / Sensitivity Q1-25 Q4-24 Q1-24 2024 2024 Net Loans to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 7.73 7.02 7.53 7.02 56.99 Brokered Deposits (number of institutions) 8 8 8 8 9 Brokered Deposits to Assets (median % for those above) 4.78 4.08 3.95 4.08 2.88 Loan Concentrations 1 1 1 1 1 1 (median % of T				2.15		2.18
Cost of Funding Earning Assets (median %) 1.98 2.05 1.82 2.05 1.34 Provisions to Avg. Assets (median %) 0.10 0.11 0.05 0.11 0.13 Noninterest Income to Avg. Assets (median %) 1.63 1.49 1.30 1.49 1.23 Overhead to Avg. Assets (median %) 2.72 2.72 2.68 2.72 2.69 Liquidity / Sensitivity Q1-25 Q4-24 Q1-24 Q1-24 Q224 Q223 Net Loans to Assets (median %) 47.60 48.70 32.86 48.70 54.96 Noncore Funding to Assets (median %) 7.73 7.02 7.53 7.02 6.59 Long-term Assets to Assets (median %) 7.73 7.02 7.53 7.02 6.59 Long-term Assets to Assets (median %) 8 8 8 9 Brokered Deposits (number of institutions) 8 8 8 9 Brokered Deposits (median % for those above) 4.78 4.08 3.95 4.08 2.88 Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q1-25 Q4-24 Q1-24 Q1-24 Q0-24 Q0-24 Commercial and Industrial 1 1 1 1 1 1 1 1 1				4.73		4.52
Provisions to Avg. Assets (median %) 0.10 0.11 0.05 0.11 0.13 Noninterest Income to Avg. Assets (median %) 1.63 1.49 1.30 1.49 1.23 Overhead to Avg. Assets (median %) 2.72 2.72 2.68 2.72 2.69 Liquidity / Sensitivity Q1-25 Q4-24 Q1-24 2024 2023 Net Loans to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 7.73 7.02 7.53 7.02 6.59 Long-term Assets to Assets (median %, call filers) 23.33 23.15 25.90 23.15 27.62 Brokered Deposits (number of institutions) 8 8 8 8 8 9 Evaluation Concentrations 4.78 4.08 3.95 4.08 2.88 Loan Concentrations 4.78 4.08 3.95 4.08 2.02 Commercial and Industrial 1 1 1 1 1 Commercial Real Estate						
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Net Loans to Assets (median %) Q1-25 Q4-24 Q1-24 Q0-24 Q0-						
Liquidity / Sensitivity Q1-25 Q4-24 Q1-24 2024 2023 Net Loans to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 7.73 7.02 7.53 7.02 6.59 Long-term Assets to Assets (median %, call filers) 23.33 23.15 25.90 23.15 27.62 Brokered Deposits (number of institutions) 8 8 8 8 9 Brokered Deposits to Assets (median % for those above) 4.78 4.08 3.95 4.08 2.88 Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q1-25 Q4-24 Q1-24 2024 2023 Commercial and Industrial (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q1-25 Q4-24 Q1-24 2024 2023 Construction & Development 1						
Net Loans to Assets (median %) 47.60 48.70 52.86 48.70 54.96 Noncore Funding to Assets (median %) 7.73 7.02 7.53 7.02 6.59 Long-term Assets to Assets (median %, call filers) 23.33 23.15 25.90 23.15 27.62 Brokered Deposits (number of institutions) 8 8 8 8 8 9 Brokered Deposits to Assets (median % for those above) 4.78 4.08 3.95 4.08 2.88 Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q1-25 Q4-24 Q1-24 2024 2023 Commercial and Industrial 1	Overhead to Avg. Assets (median %)	2.72	2.72	2.68	2.72	2.69
Noncore Funding to Assets (median %) 7.73 7.02 7.53 7.02 6.59 Long-term Assets to Assets (median %, call filers) 23.33 23.15 25.90 23.15 27.62 Brokered Deposits (number of institutions) 8 8 8 8 9 Brokered Deposits to Assets (median % for those above) 4.78 4.08 3.95 4.08 2.88 Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q1-25 Q4-24 Q1-24 2024 2024 Commercial and Industrial 1	Liquidity / Sensitivity	Q1-25	Q4-24	Q1-24	2024	2023
Noncore Funding to Assets (median %) 7.73 7.02 7.53 7.02 6.59 Long-term Assets to Assets (median %, call filers) 23.33 23.15 25.90 23.15 27.62 Brokered Deposits (number of institutions) 8 8 8 8 9 Brokered Deposits to Assets (median % for those above) 4.78 4.08 3.95 4.08 2.88 Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q1-25 Q4-24 Q1-24 2024 2024 2023 Commercial and Industrial 1 <	Net Loans to Assets (median %)	47.60	48.70	52.86	48.70	54.96
Long-term Assets to Assets (median %, call filers) 23.33 23.15 25.90 23.15 27.62 Brokered Deposits (number of institutions) 8 8 8 8 9 Brokered Deposits to Assets (median % for those above) 4.78 4.08 3.95 4.08 2.88 Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q1-25 Q4-24 Q1-24 2024 2024 2024 Commercial and Industrial 1 <						
Brokered Deposits (number of institutions) 8 8 8 8 9 Brokered Deposits to Assets (median % for those above) 4.78 4.08 3.95 4.08 2.88 Loan Concentrations Under a concentration of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q1-25 Q4-24 Q1-24 2024 2023 Commercial and Industrial 1						
Brokered Deposits to Assets (median % for those above) 4.78 4.08 3.95 4.08 2.88 Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q1-25 Q4-24 Q1-24 2024 2023 Commercial and Industrial 1		8				9
(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses) Q1-25 Q4-24 Q1-24 2024 2023 Commercial and Industrial 1	*	4.78	4.08	3.95	4.08	2.88
Commercial and Industrial 1 1 1 1 1 Commercial Real Estate 3 3 2 3 2 Construction & Development 1 </td <td>Loan Concentrations</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Loan Concentrations					
Commercial Real Estate 3 3 2 3 2 Construction & Development 1 1 1 1 1 1 Multifamily Residential Real Estate 0 0 0 0 0 0 Nonresidential Real Estate 1 1 1 0 1 1 Residential Real Estate 16 17 19 17 21 Consumer 13 14 18 14 19	(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q1-25	Q4-24	Q1-24	2024	2023
Construction & Development 1 1 1 1 1 Multifamily Residential Real Estate 0 0 0 0 0 Nonresidential Real Estate 1 1 1 0 1 1 Residential Real Estate 16 17 19 17 21 Consumer 13 14 18 14 19		1	1	1	1	1
Multifamily Residential Real Estate 0 0 0 0 0 Nonresidential Real Estate 1 1 1 0 1 1 Residential Real Estate 16 17 19 17 21 Consumer 13 14 18 14 19		3	3	2	3	2
Nonresidential Real Estate 1 1 0 1 1 Residential Real Estate 16 17 19 17 21 Consumer 13 14 18 14 19	1	1	1	1	1	1
Residential Real Estate 16 17 19 17 21 Consumer 13 14 18 14 19	•	0	0	0	0	0
Consumer 13 14 18 14 19		1	1	-	1	1
	-		17		<u> </u>	
Agriculture 0 0 0 0 0		13	14			_
	Agriculture	0	0	0	0	0

BANKING PROFILE

Largest Deposit Markets (from 2024 Summary of Deposits)	Institutions in Market		Asset Distribution	Insti	Institutions	
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	92	\$611,134	< \$100 million	1	(5.9%)	
Dover, DE	12	\$3,389	\$100 million to \$250 million	2	(11.8%)	
			\$250 million to \$1 billion	6	(35.3%)	
			\$1 billion to \$10 billion	1	(5.9%)	
			\$10 billion	7	(41.2%)	