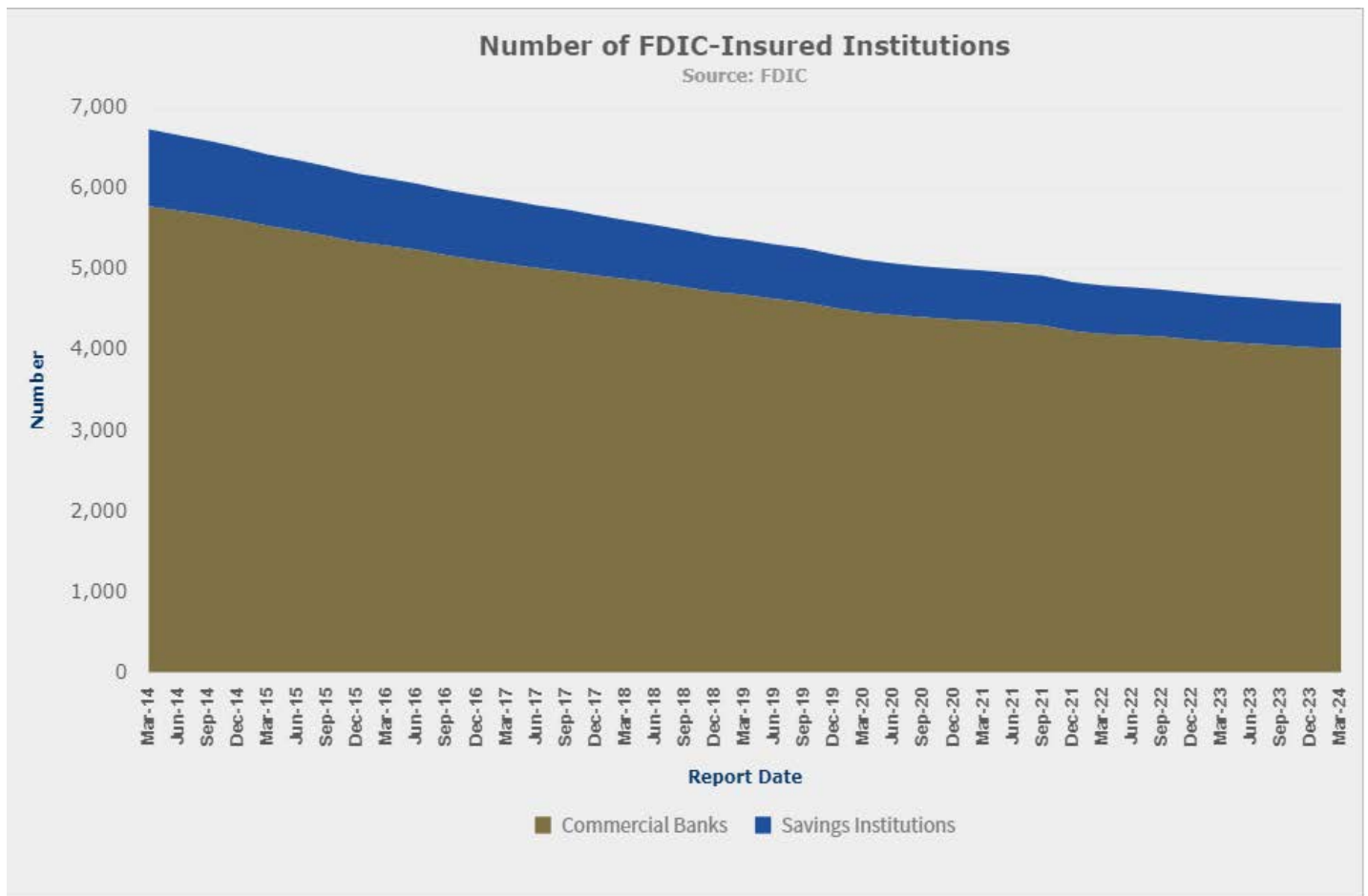




Quarterly Banking Profile

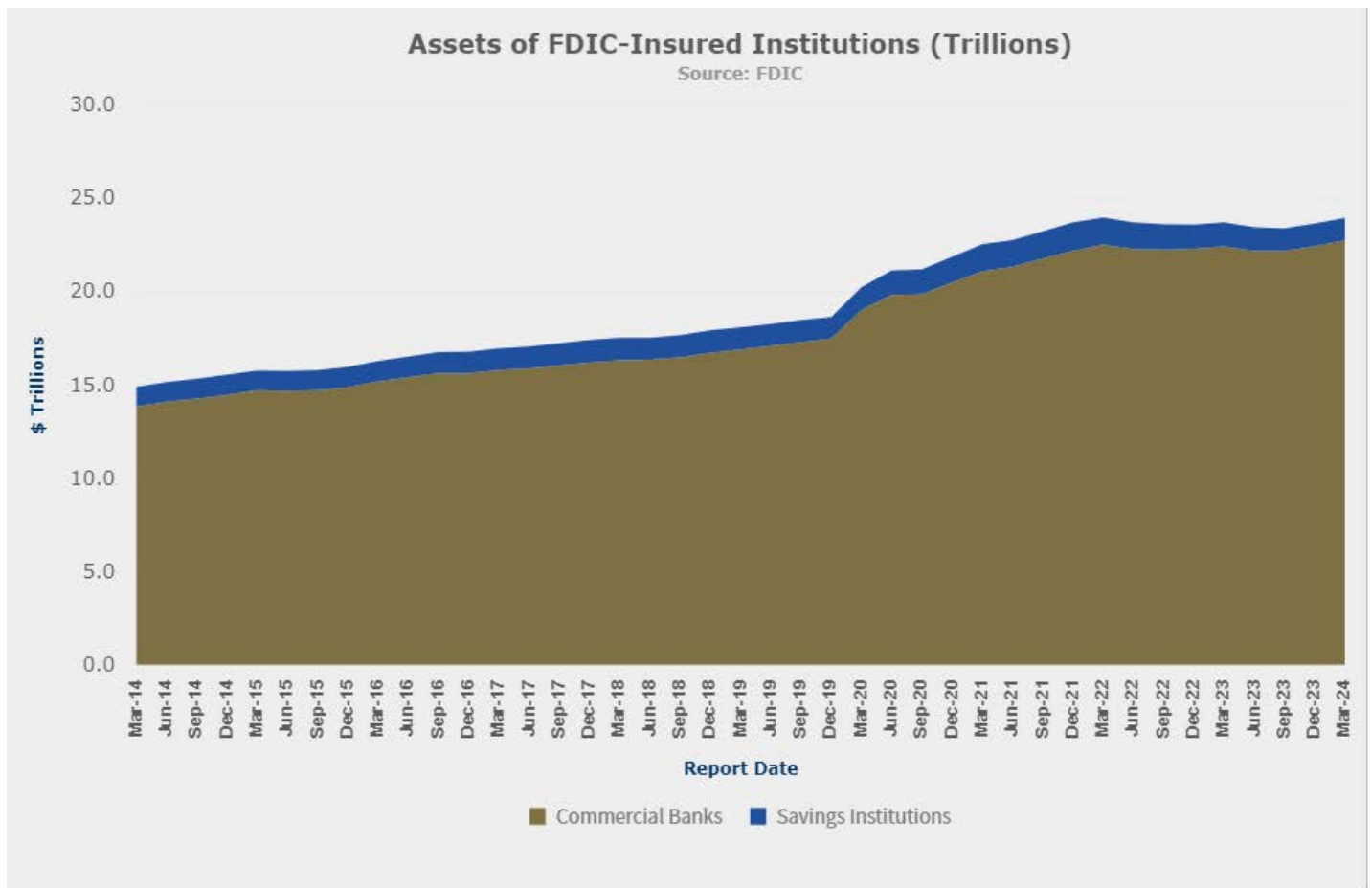
First Quarter 2024





Quarterly Banking Profile

First Quarter 2024





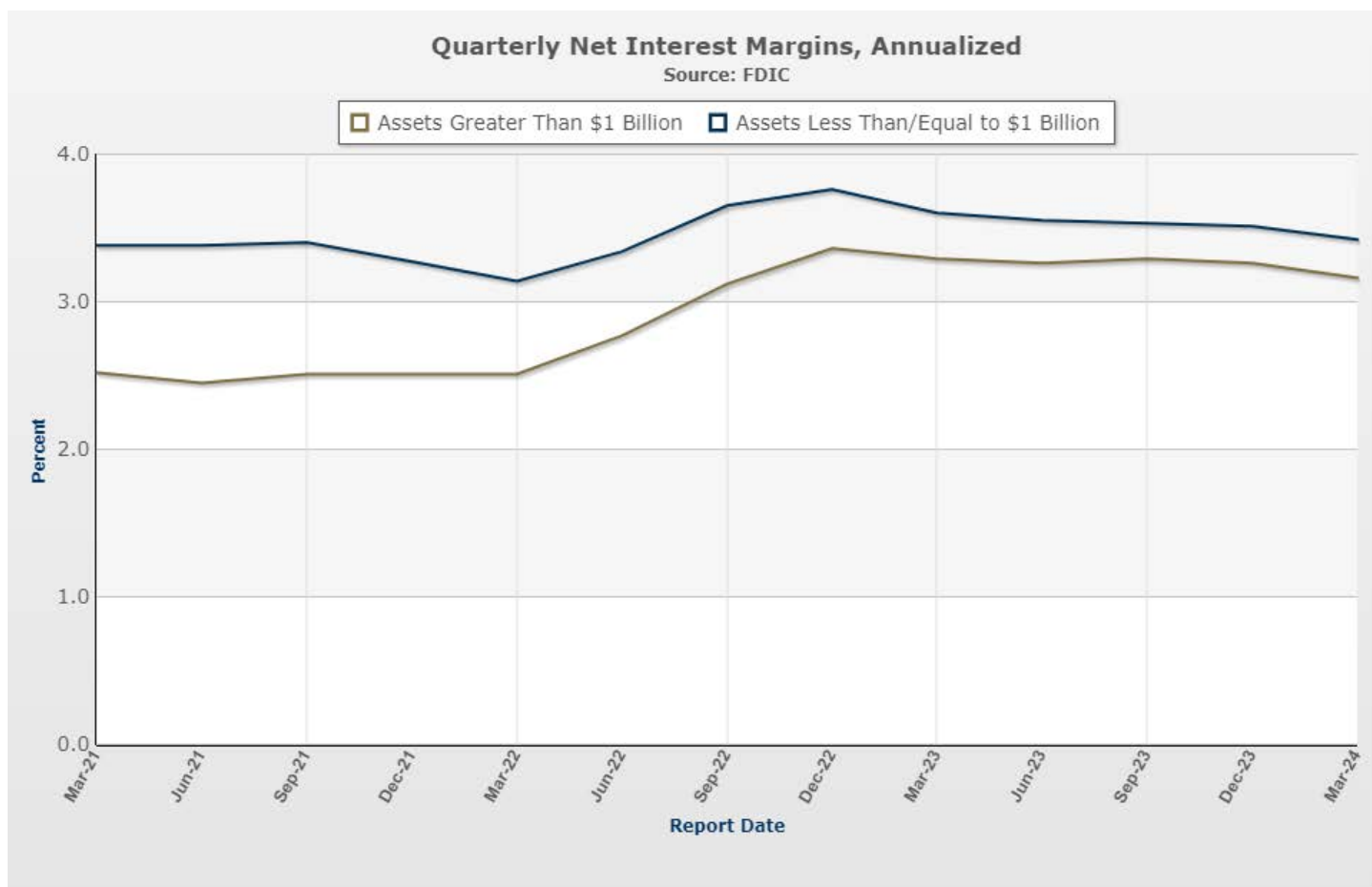
Quarterly Banking Profile

First Quarter 2024



FDIC Quarterly Banking Profile

First Quarter 2024





Quarterly Banking Profile

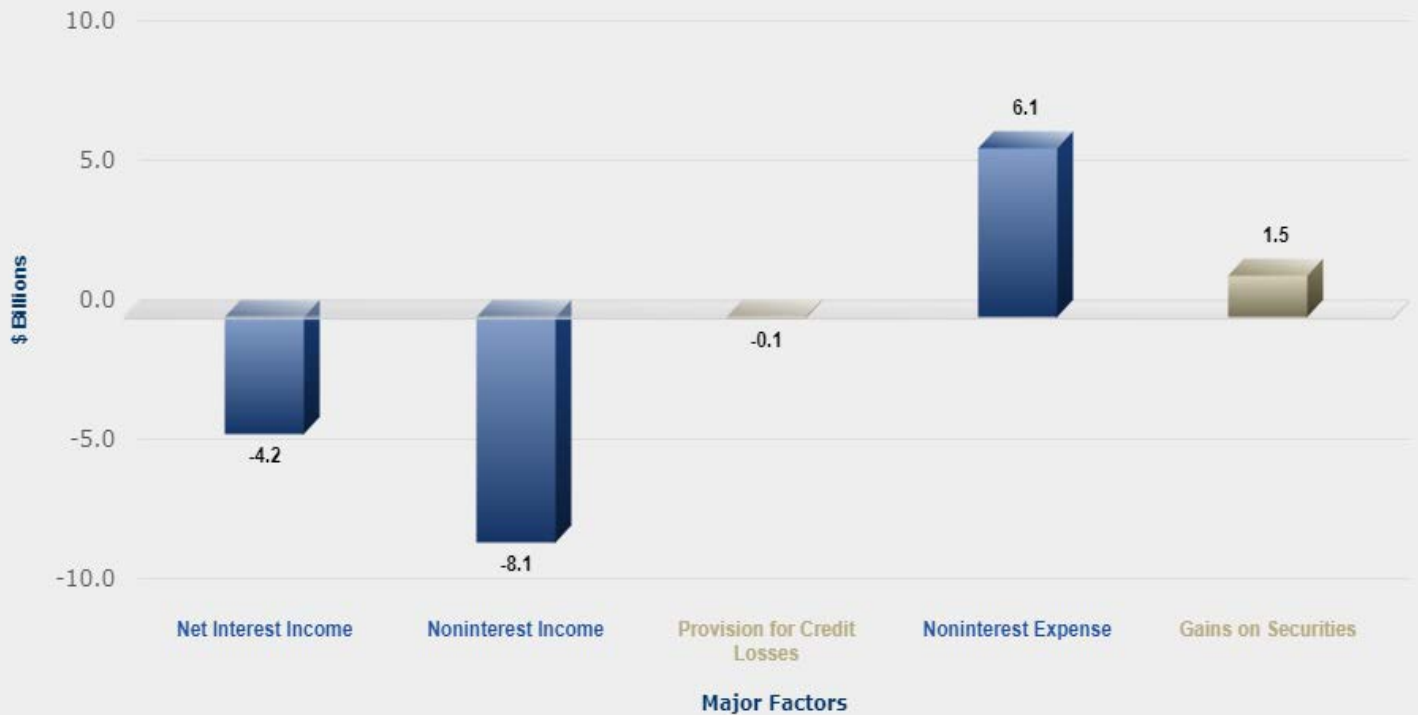
First Quarter 2024

Change in Major Factors Affecting Earnings Contributions to Pretax Earnings Growth

March 31, 2023 vs March 31, 2024

Source: FDIC

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





Quarterly Banking Profile

First Quarter 2024



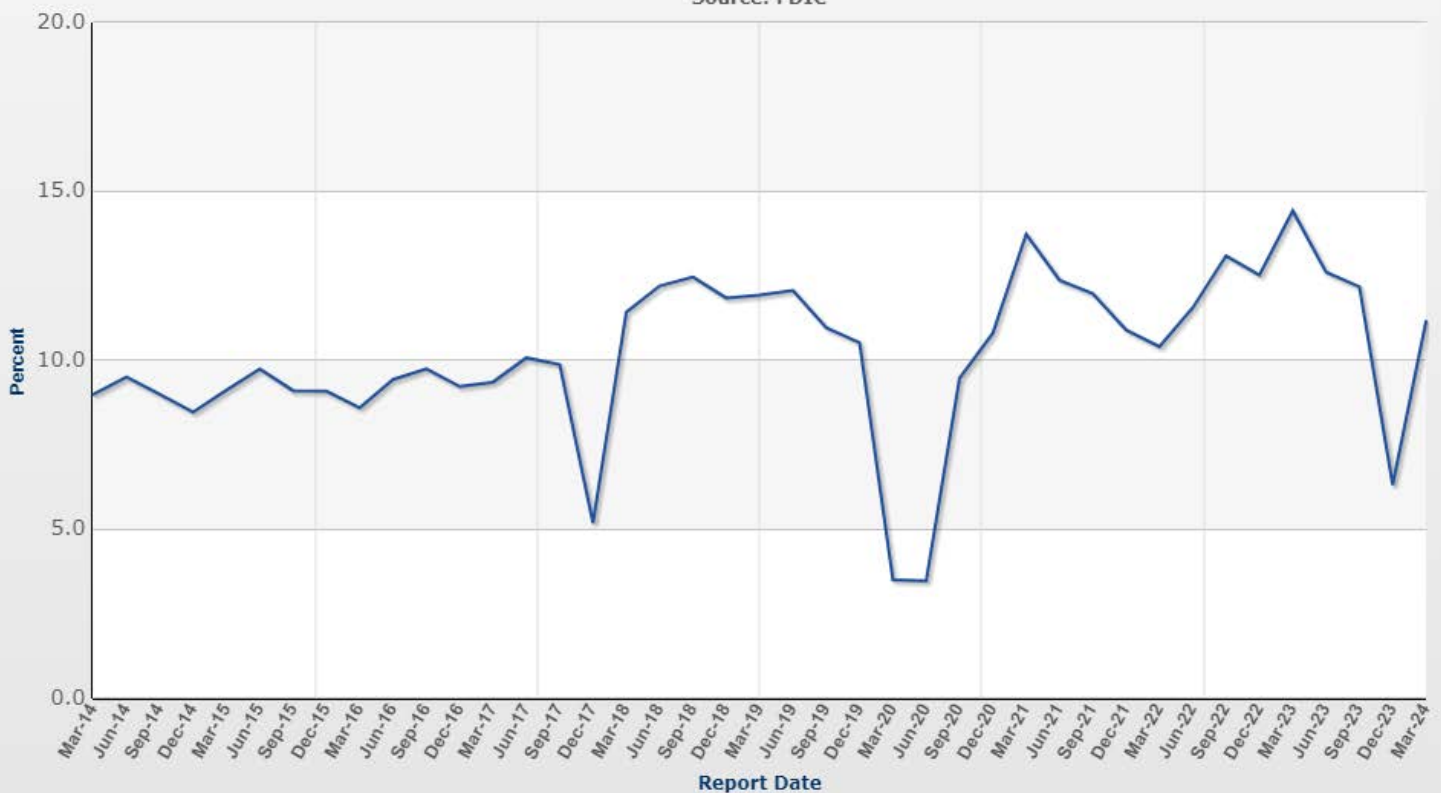


Quarterly Banking Profile

First Quarter 2024

Quarterly Return on Equity, Annualized

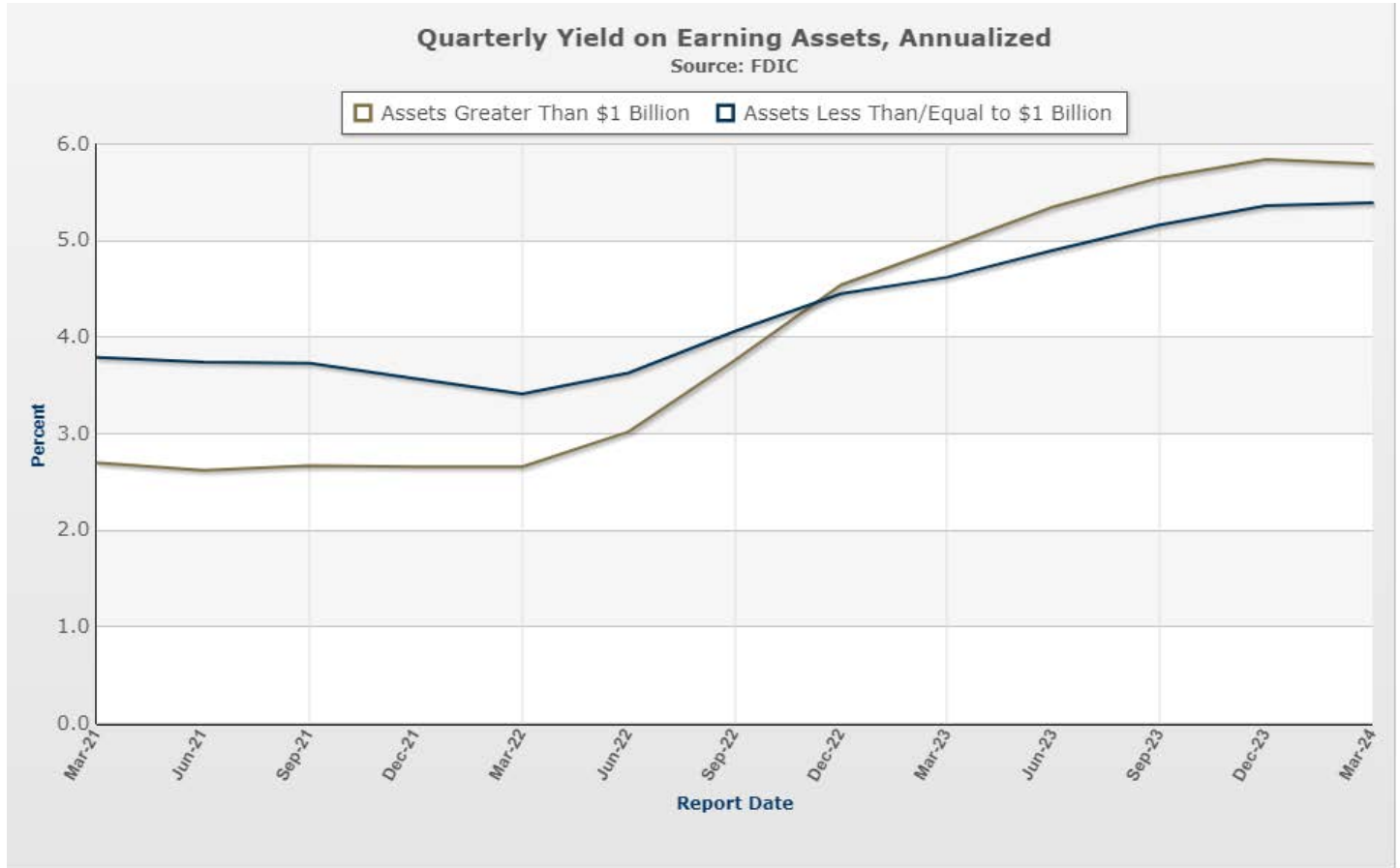
Source: FDIC





Quarterly Banking Profile

First Quarter 2024



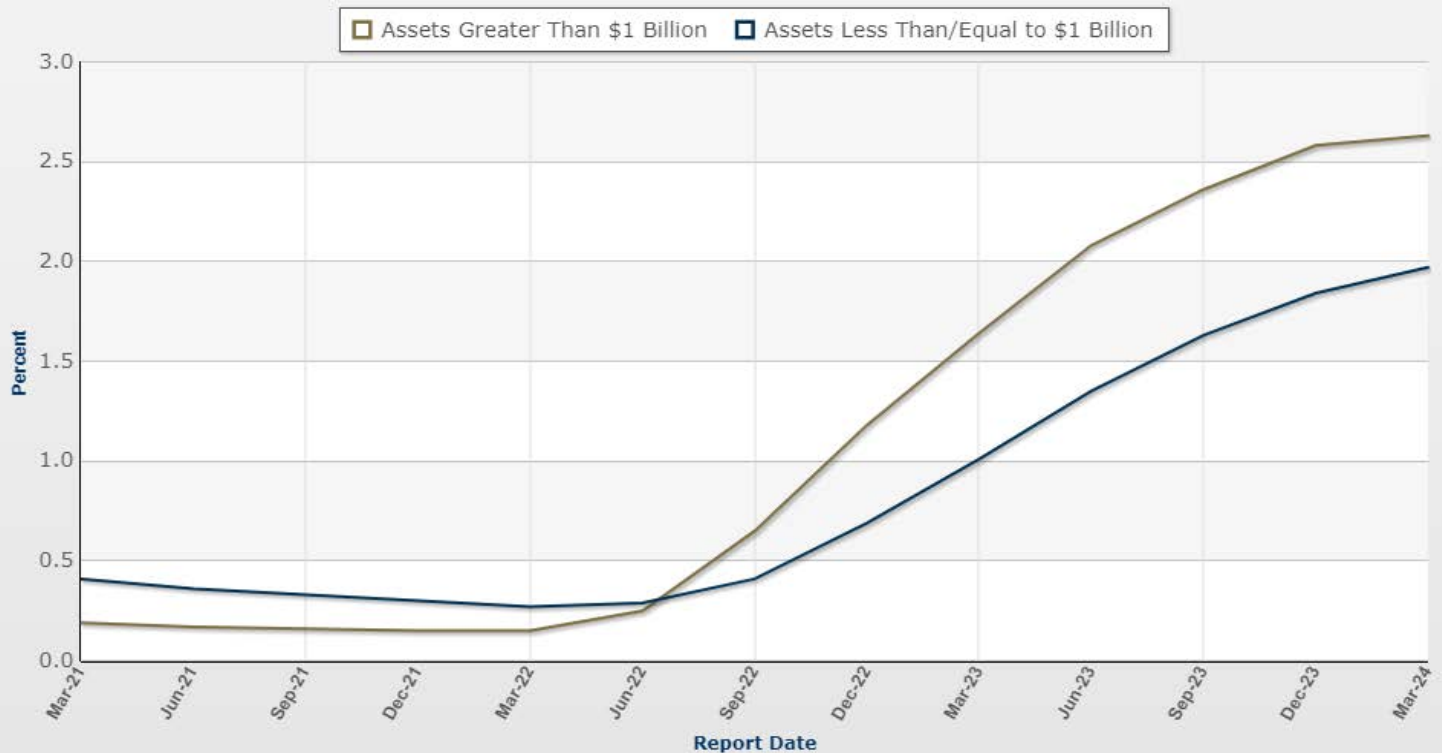


Quarterly Banking Profile

First Quarter 2024

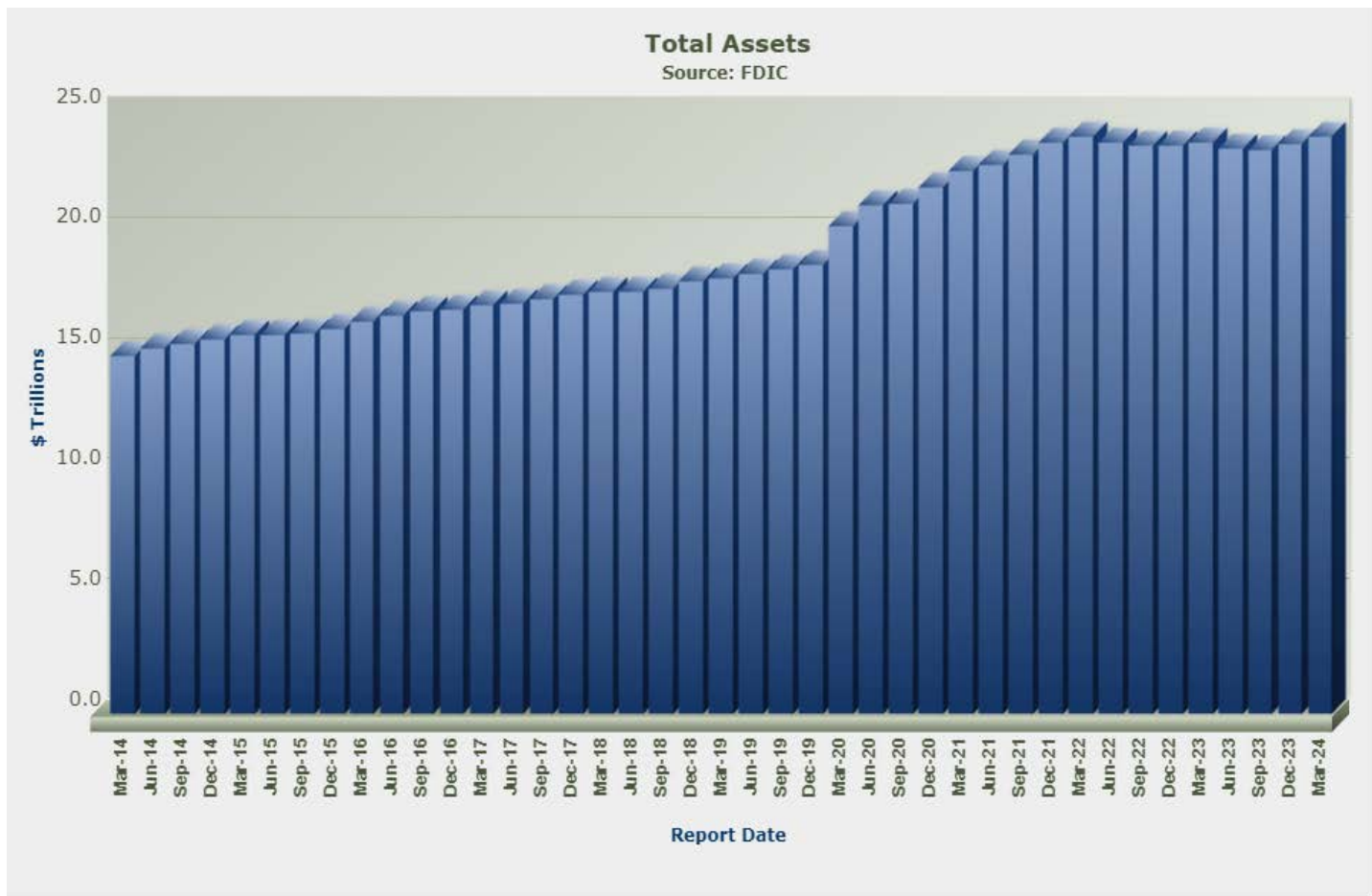
Quarterly Cost of Funding Earning Assets, Annualized

Source: FDIC



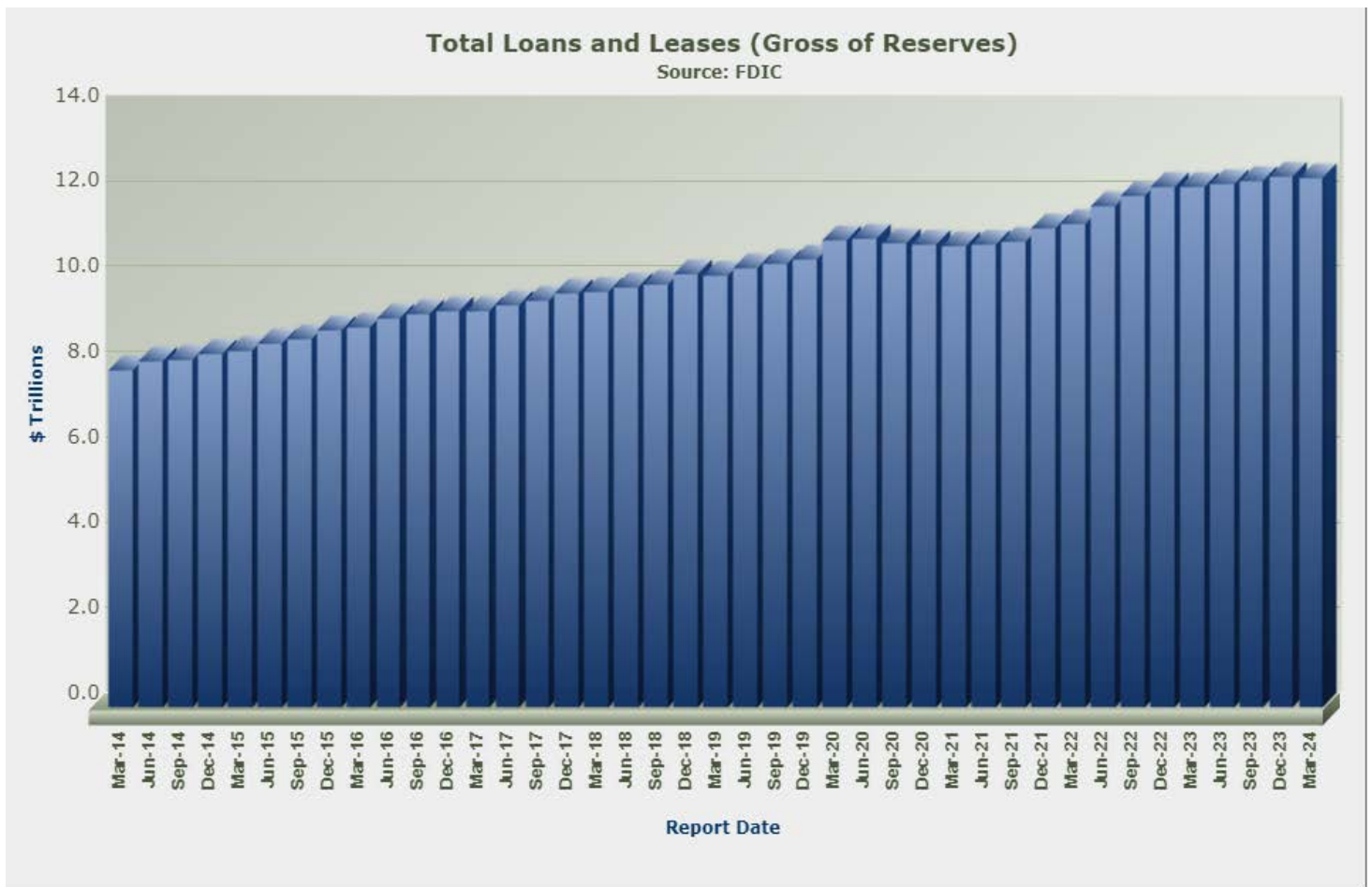
FDIC Quarterly Banking Profile

First Quarter 2024



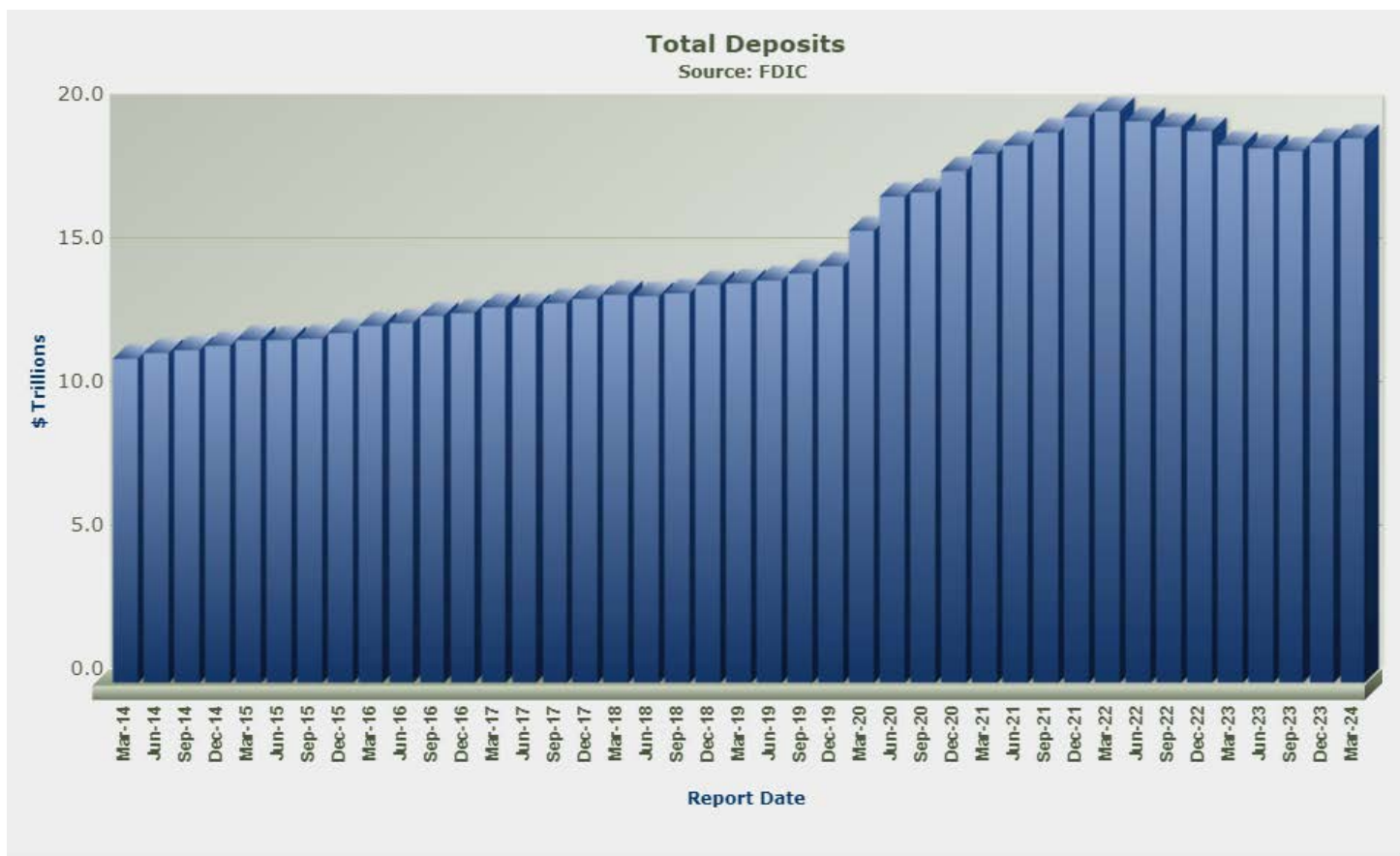
FDIC Quarterly Banking Profile

First Quarter 2024



FDIC Quarterly Banking Profile

First Quarter 2024





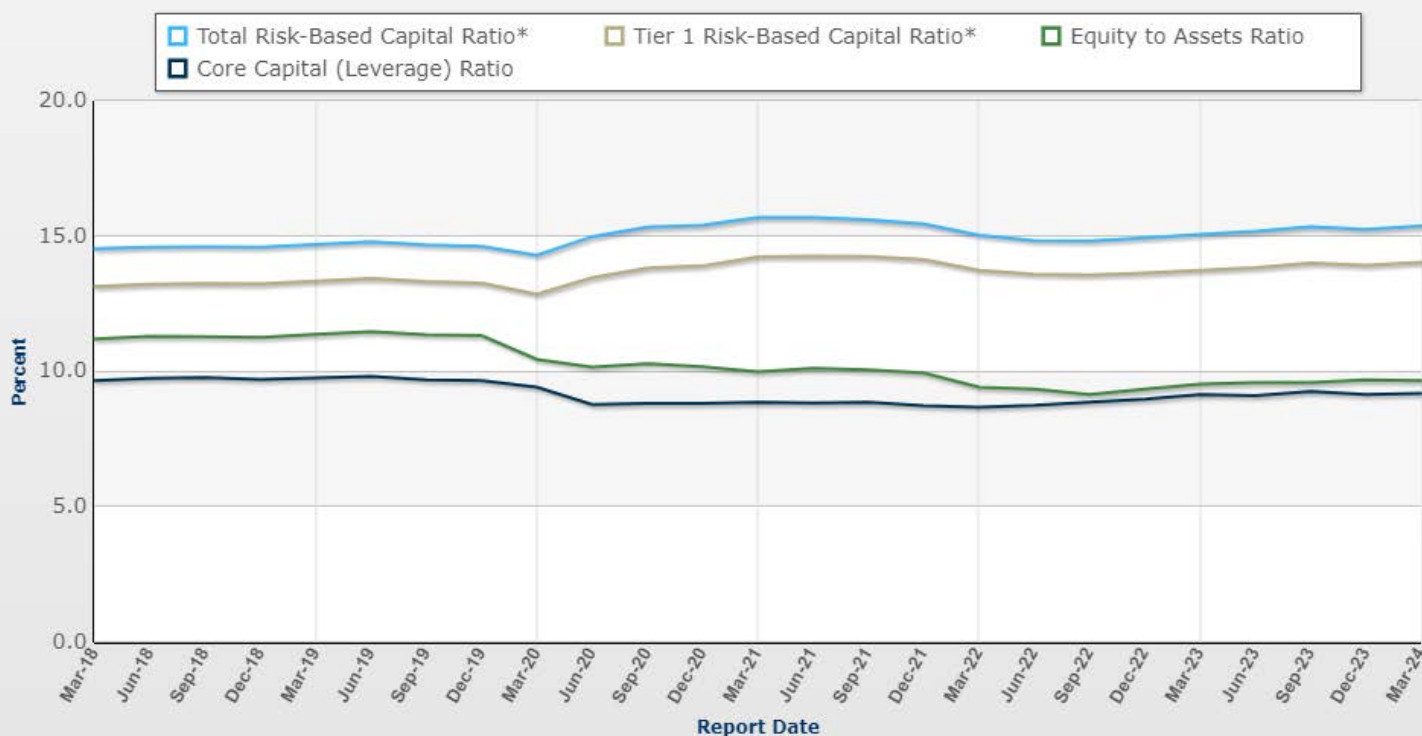
Quarterly Banking Profile

First 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.





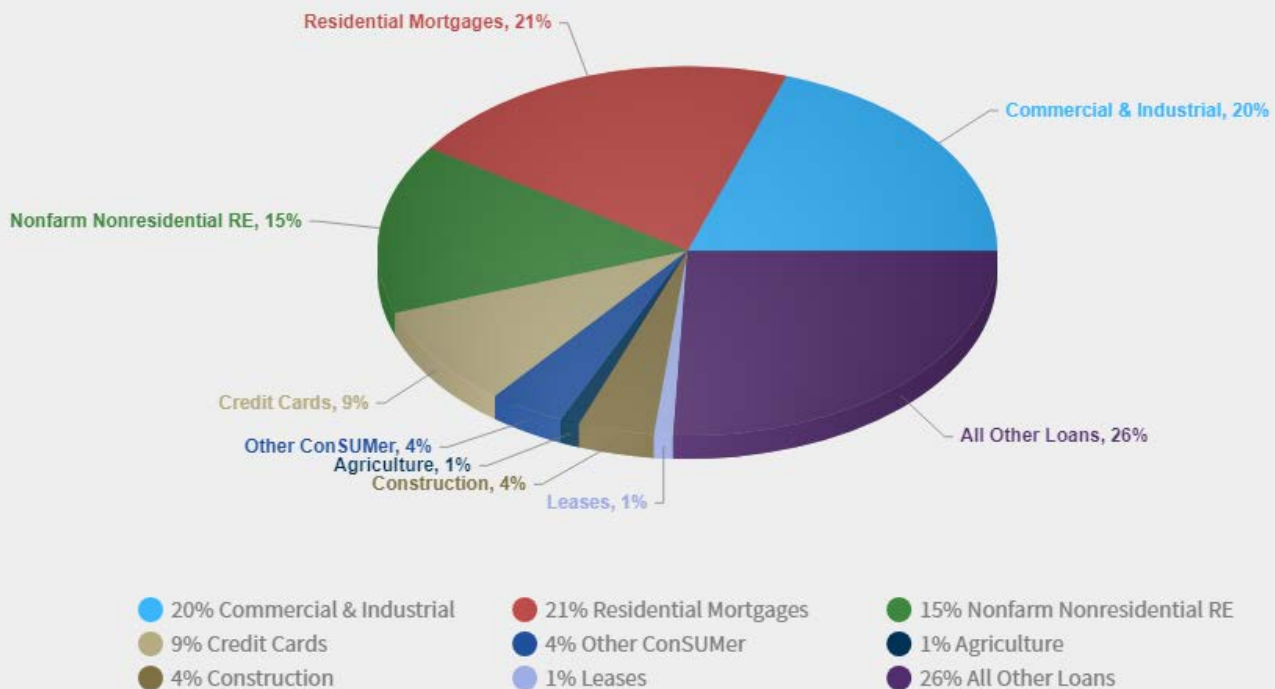
Quarterly Banking Profile

First Quarter 2024

Loan Portfolio Composition

as of March 31, 2024

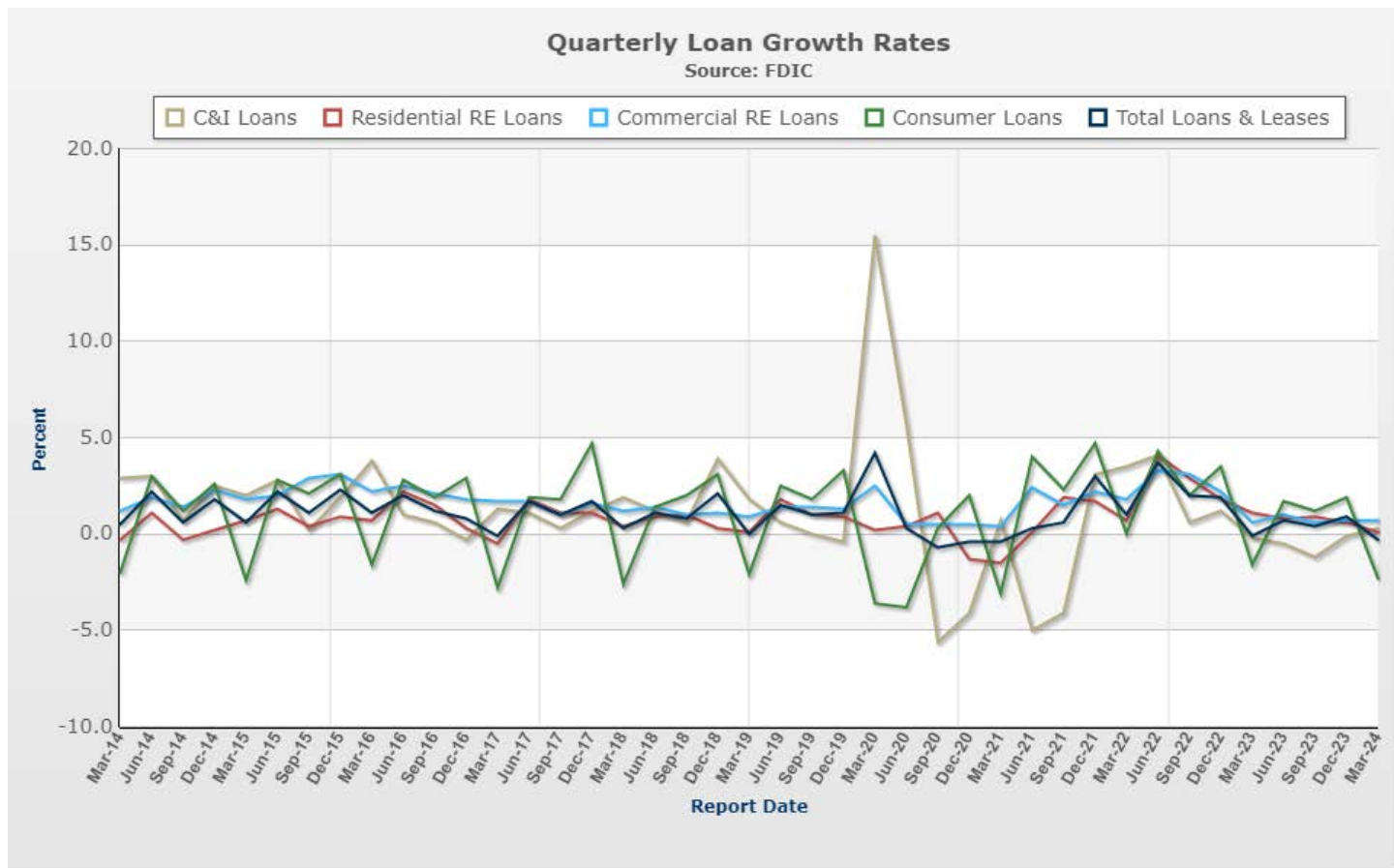
Source: FDIC





Quarterly Banking Profile

First Quarter 2024



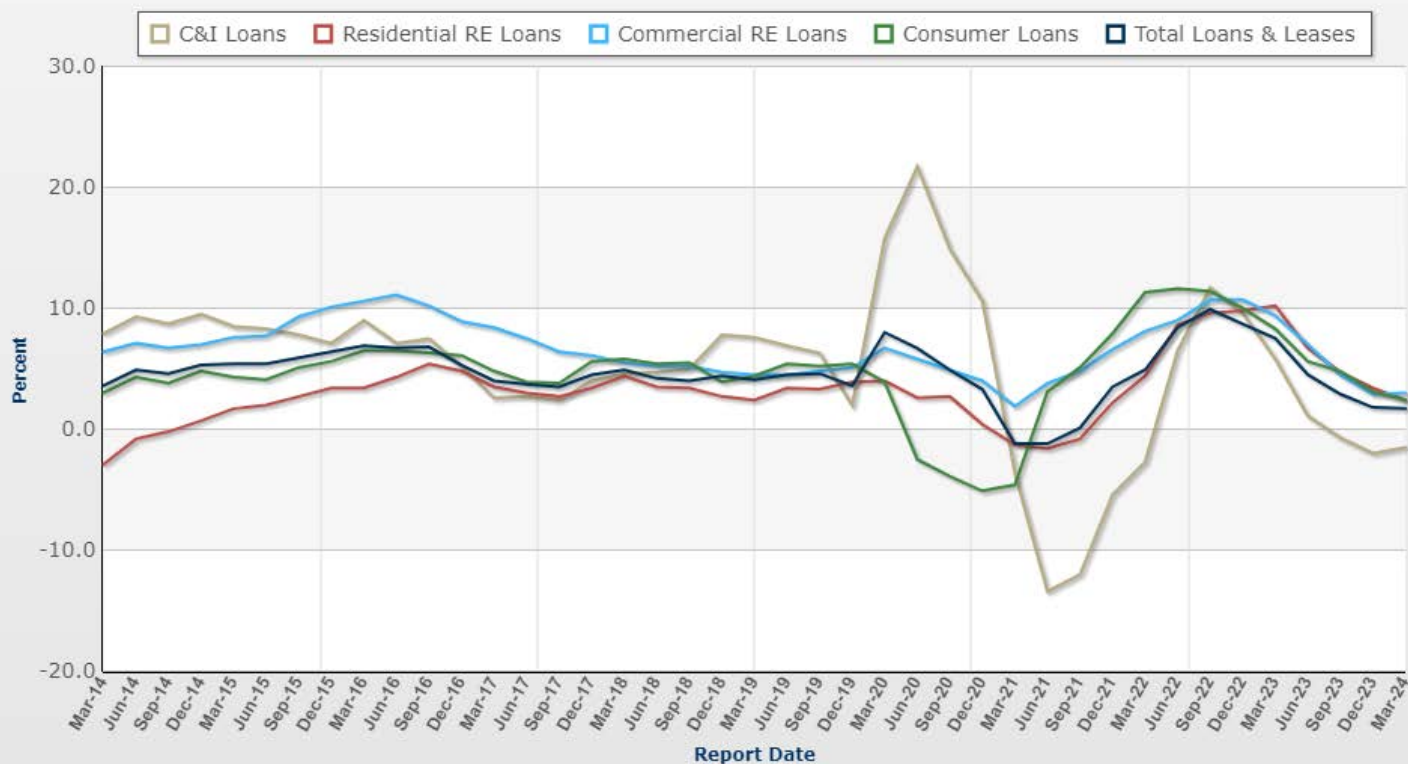


Quarterly Banking Profile

First Quarter 2024

Twelve-Month Loan Growth Rates

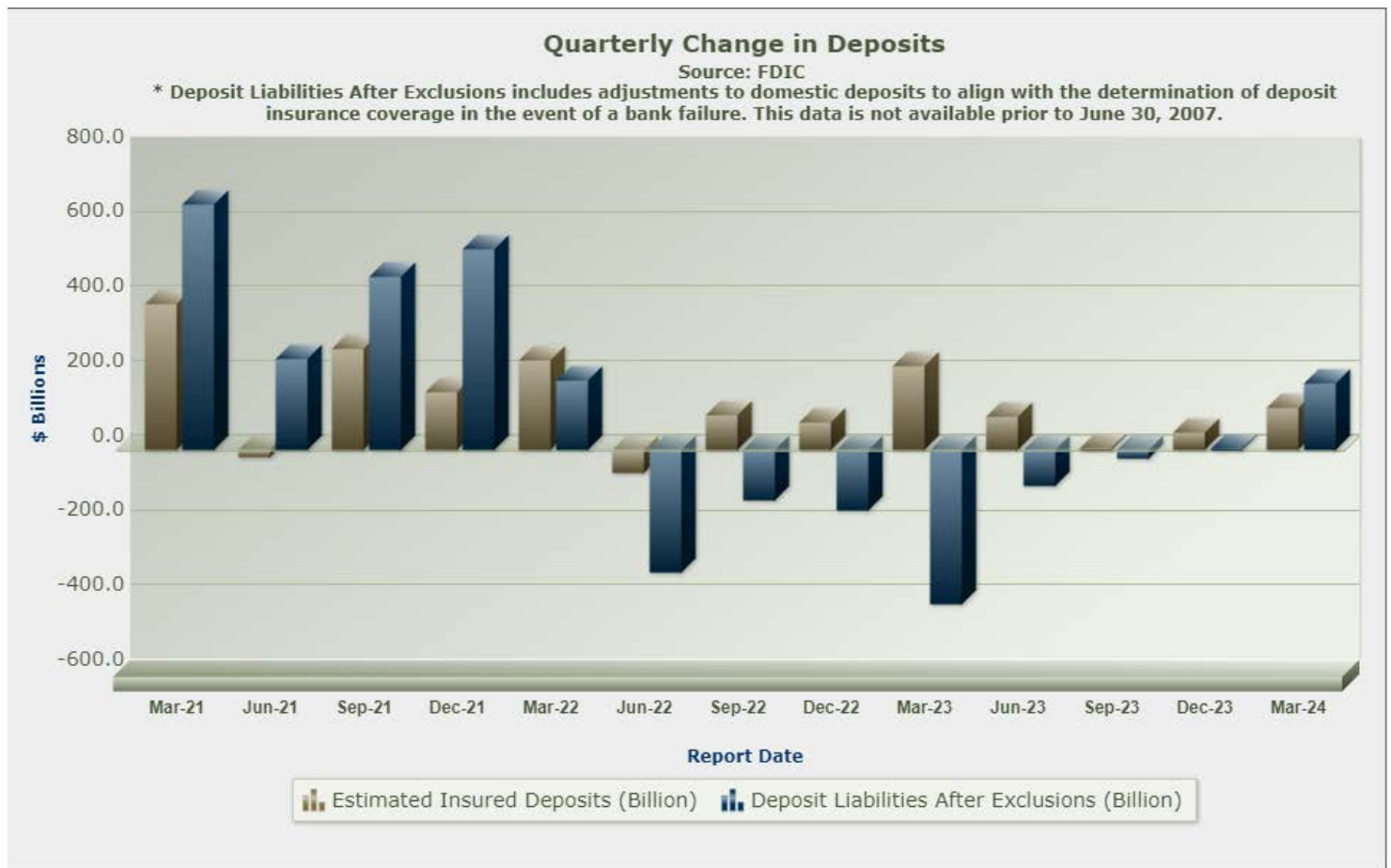
Source: FDIC





Quarterly Banking Profile

First Quarter 2024



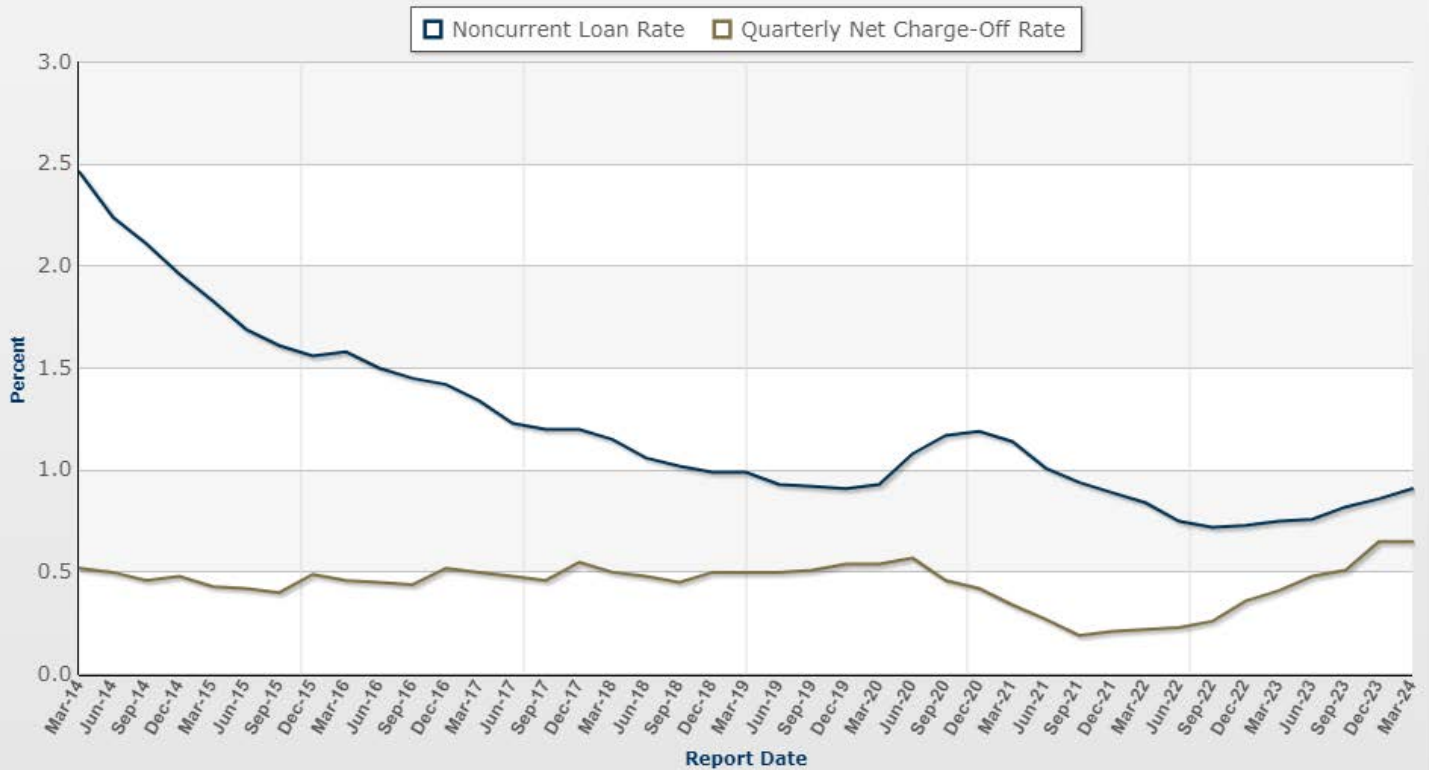


Quarterly Banking Profile

First Quarter 2024

Noncurrent Loan and Quarterly Net Charge-Off Rates

Source: FDIC



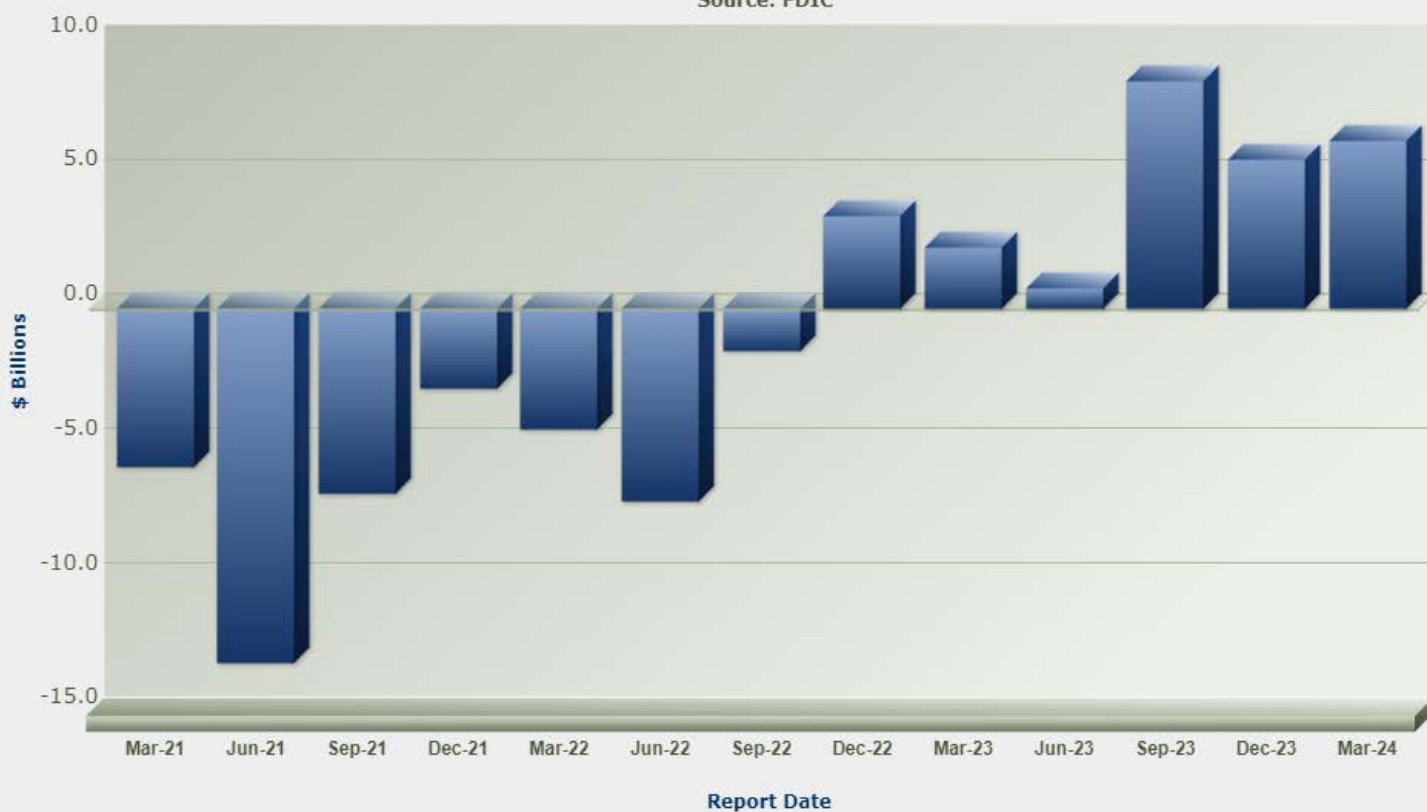


Quarterly Banking Profile

First Quarter 2024

Quarterly Change in Noncurrent Loans

Source: FDIC



FDIC Quarterly Banking Profile

First Quarter 2024

Quarterly Net Charge-Offs

Source: FDIC

