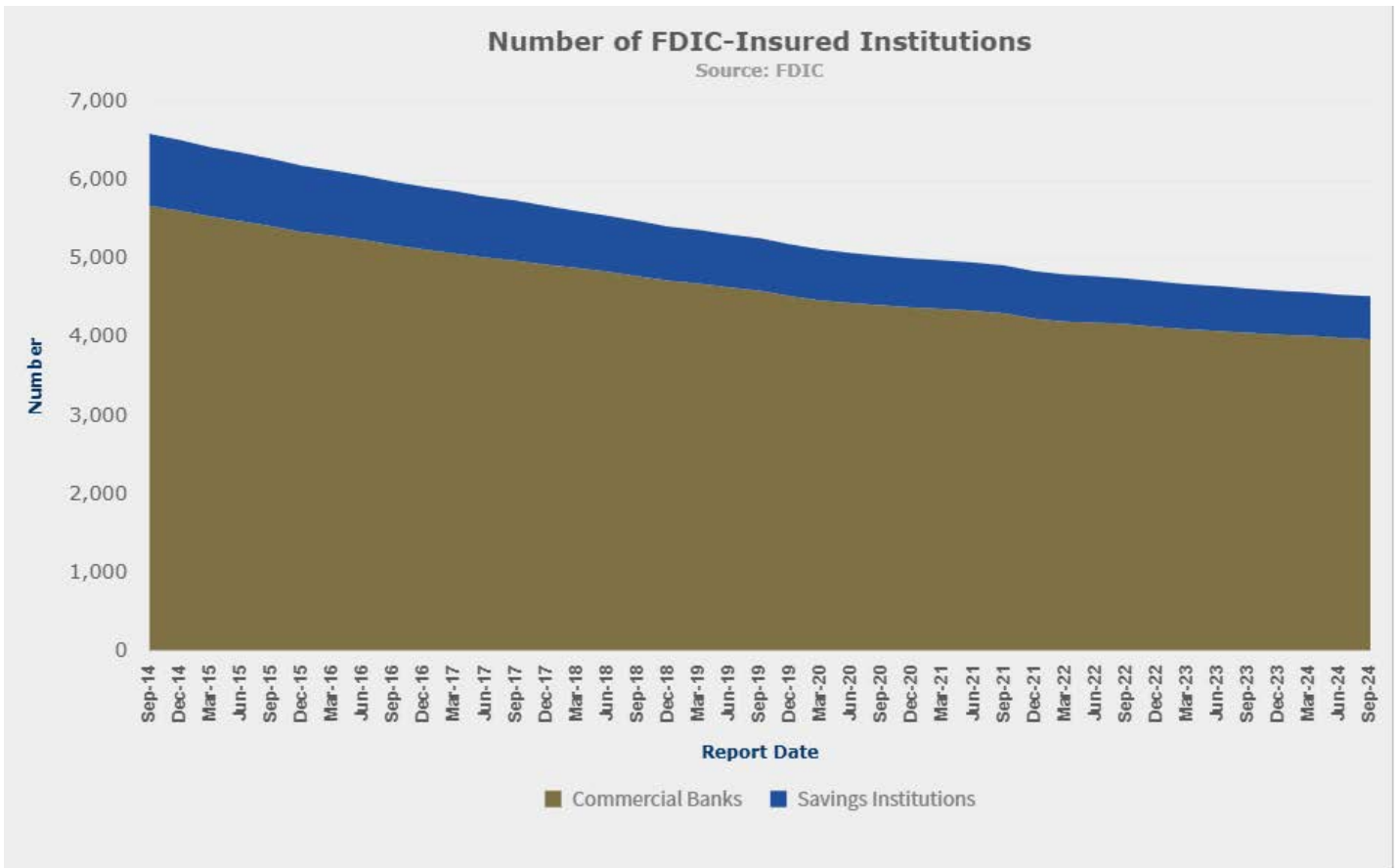


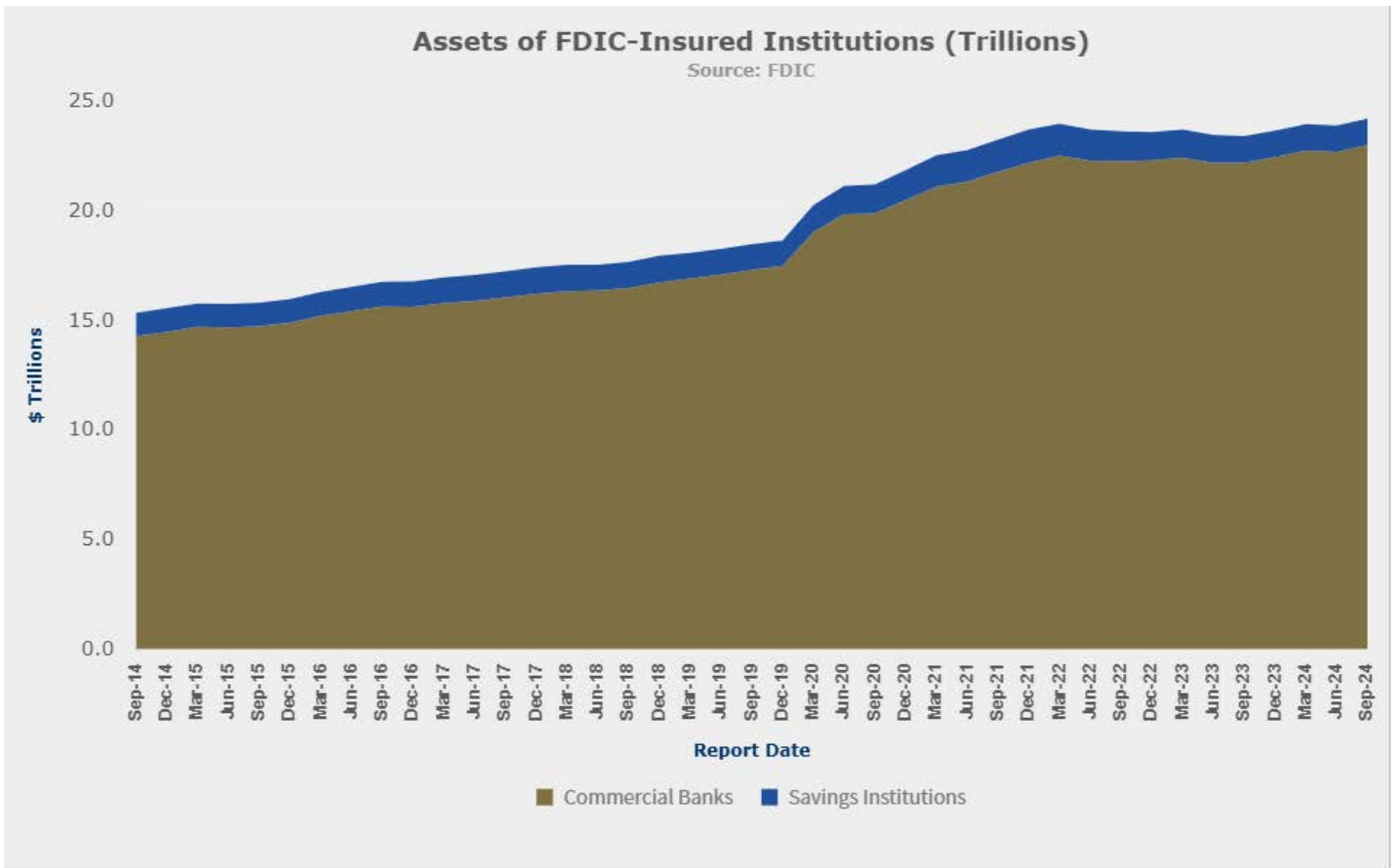
FDIC Quarterly Banking Profile

Third Quarter 2024



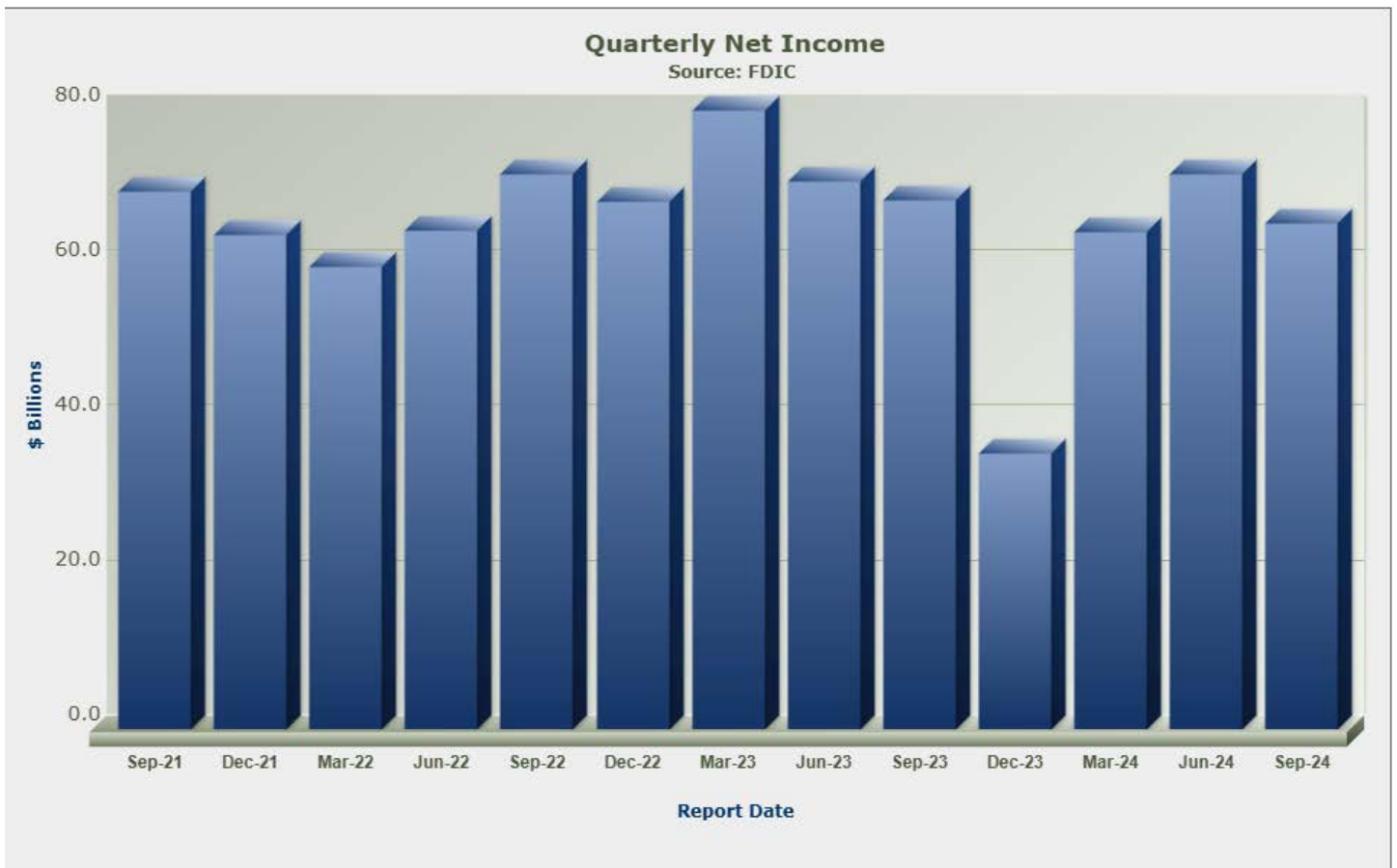
FDIC Quarterly Banking Profile

Third Quarter 2024



FDIC Quarterly Banking Profile

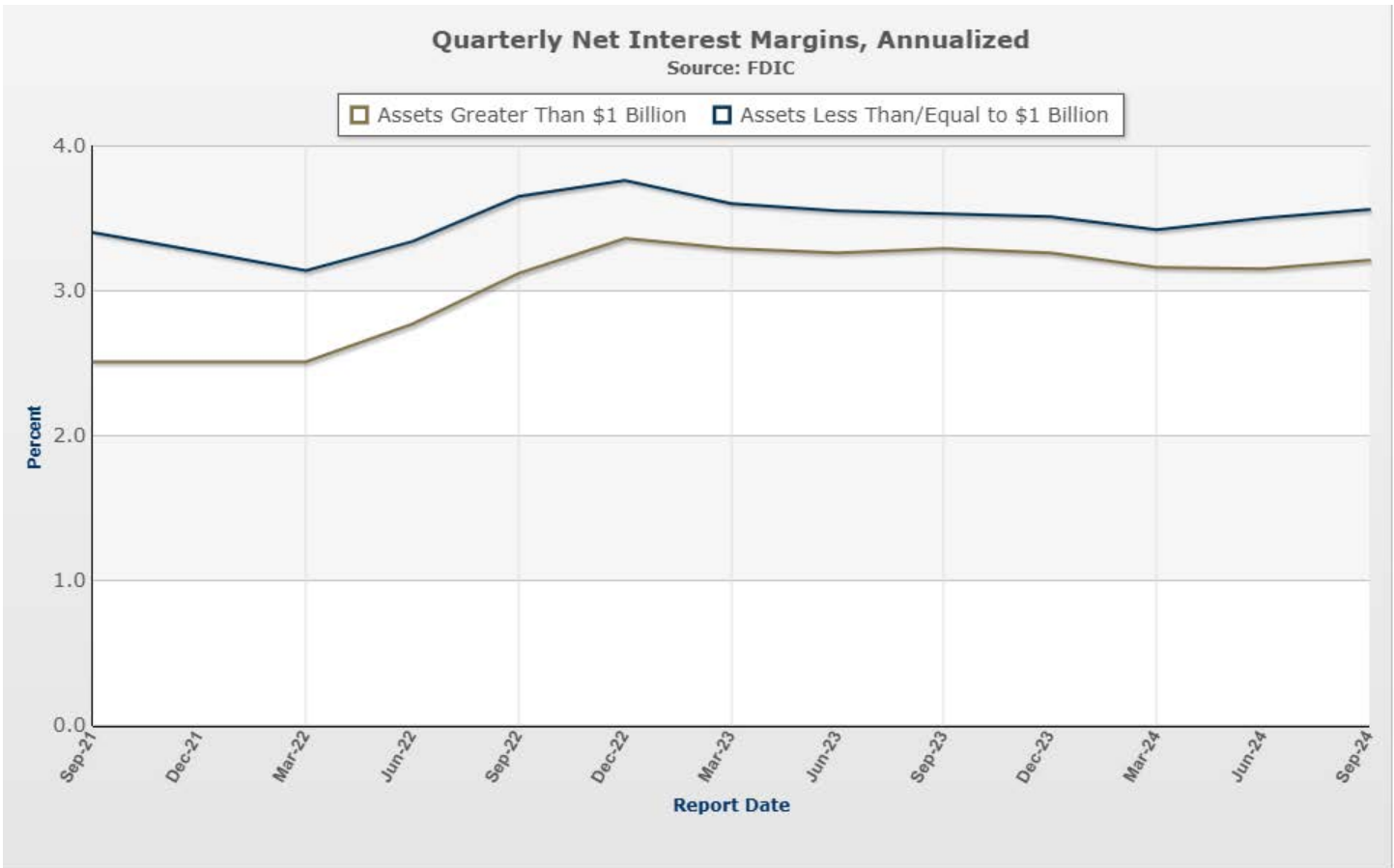
Third Quarter 2024





Quarterly Banking Profile

Third Quarter 2024





Quarterly Banking Profile

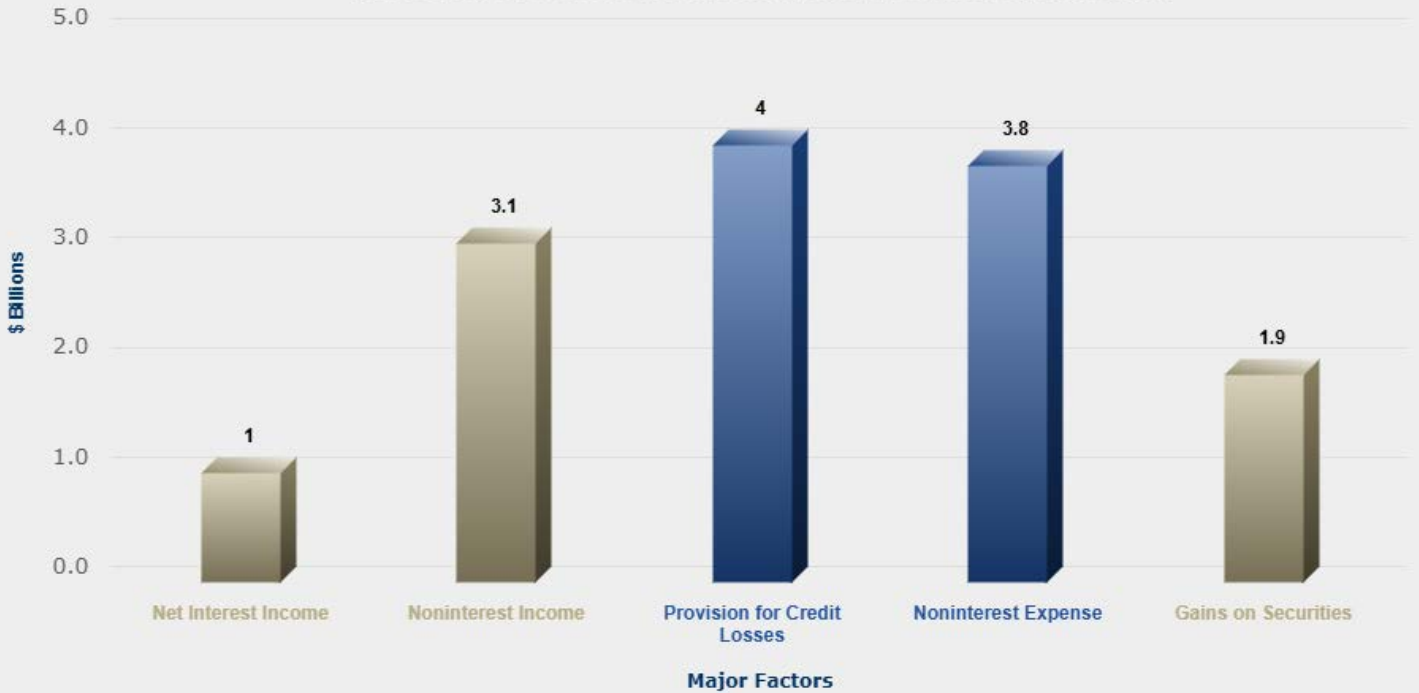
Third Quarter 2024

Change in Major Factors Affecting Earnings Contributions to Pretax Earnings Growth

September 30, 2023 vs September 30, 2024

Source: FDIC

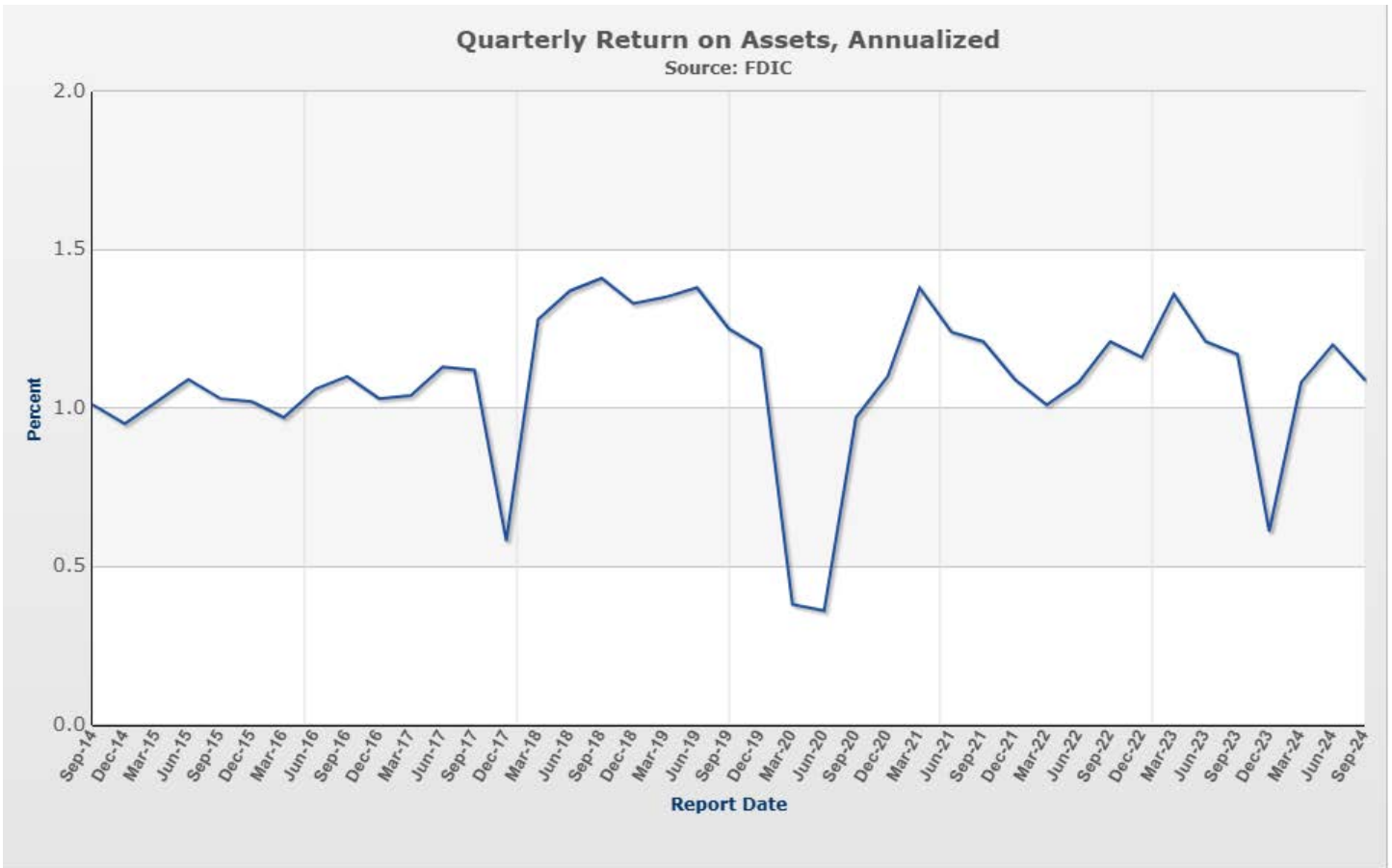
Note: Golden bars depict a positive effect; blue bars depict a negative effect.





Quarterly Banking Profile

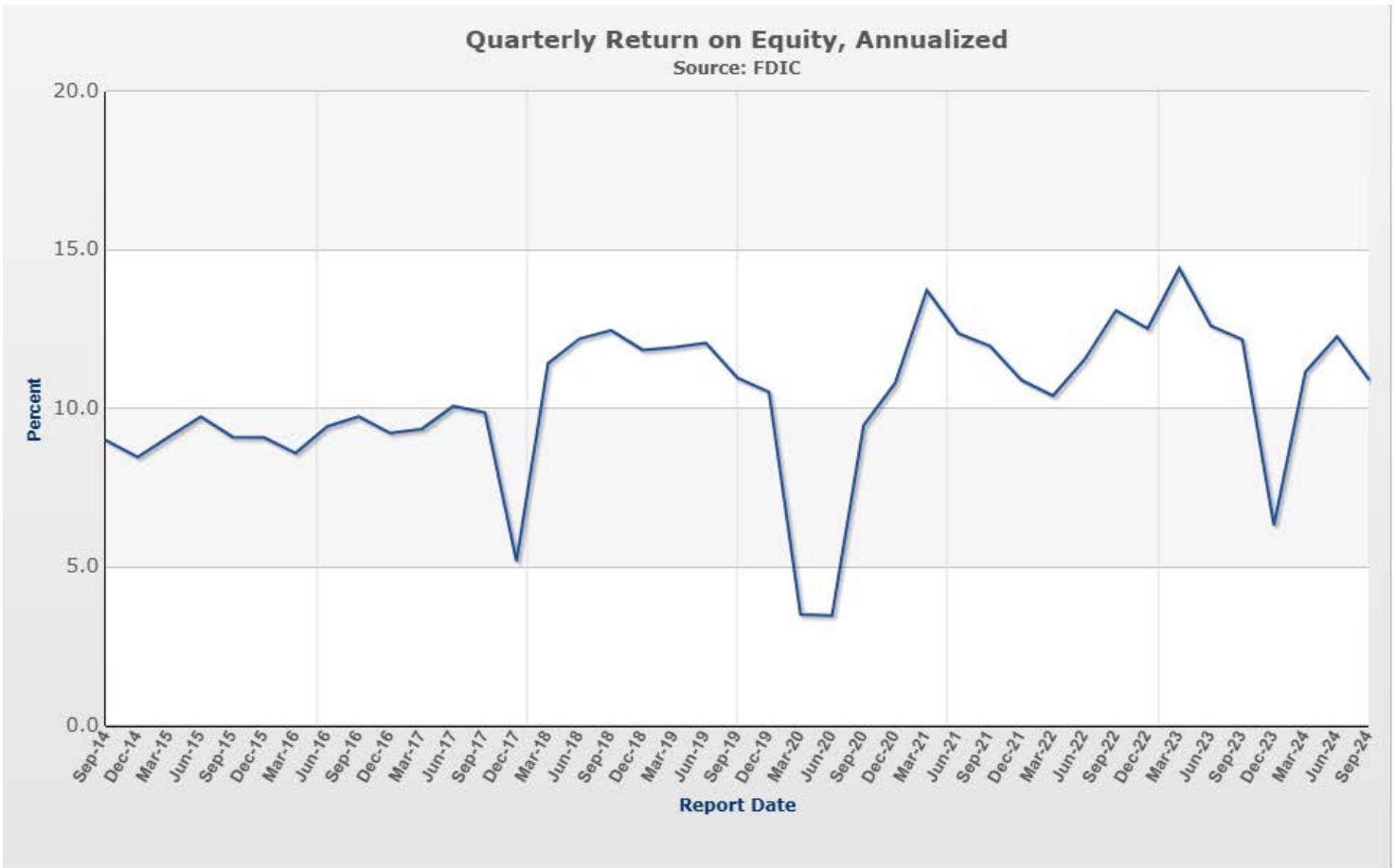
Third Quarter 2024





Quarterly Banking Profile

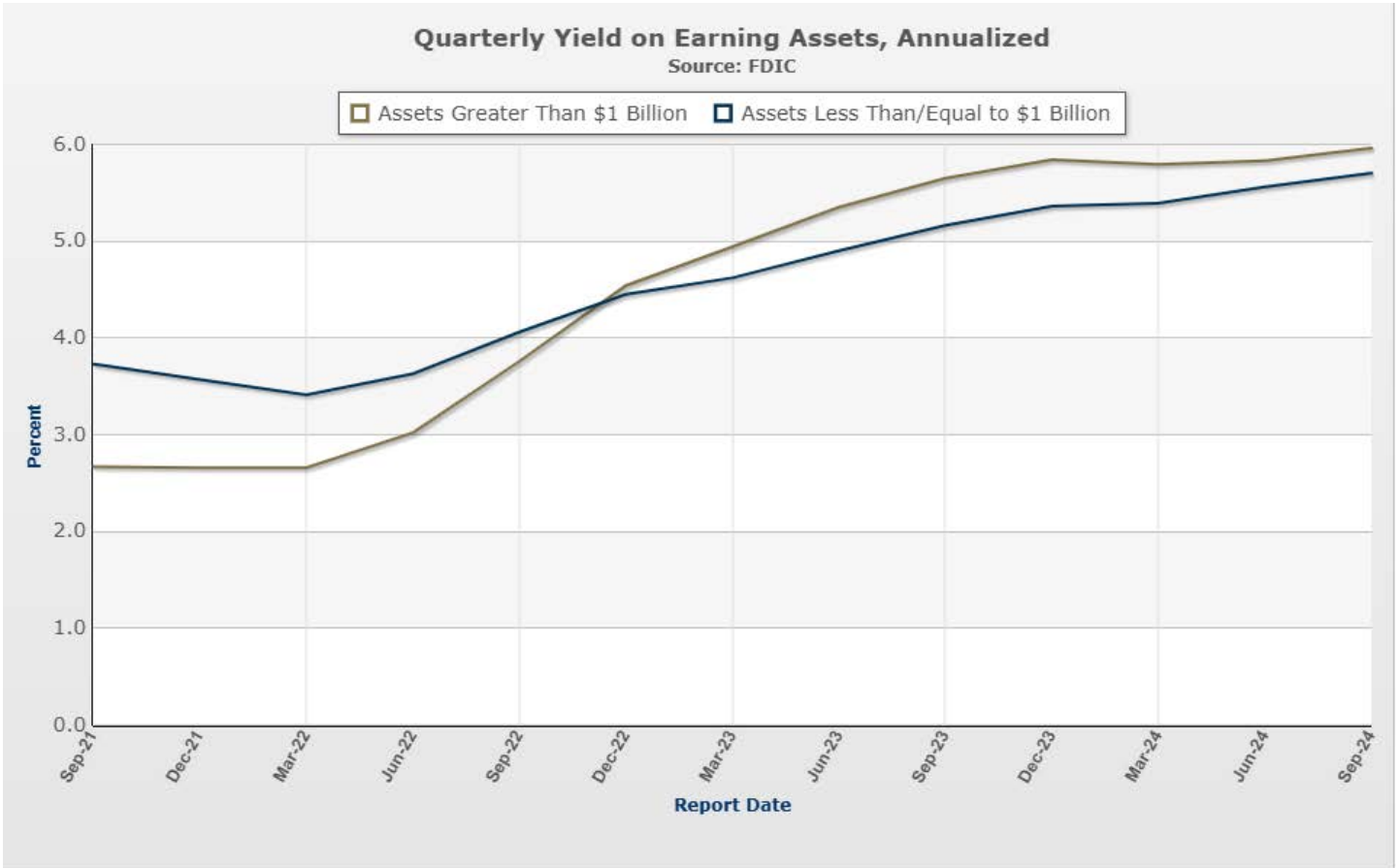
Third Quarter 2024





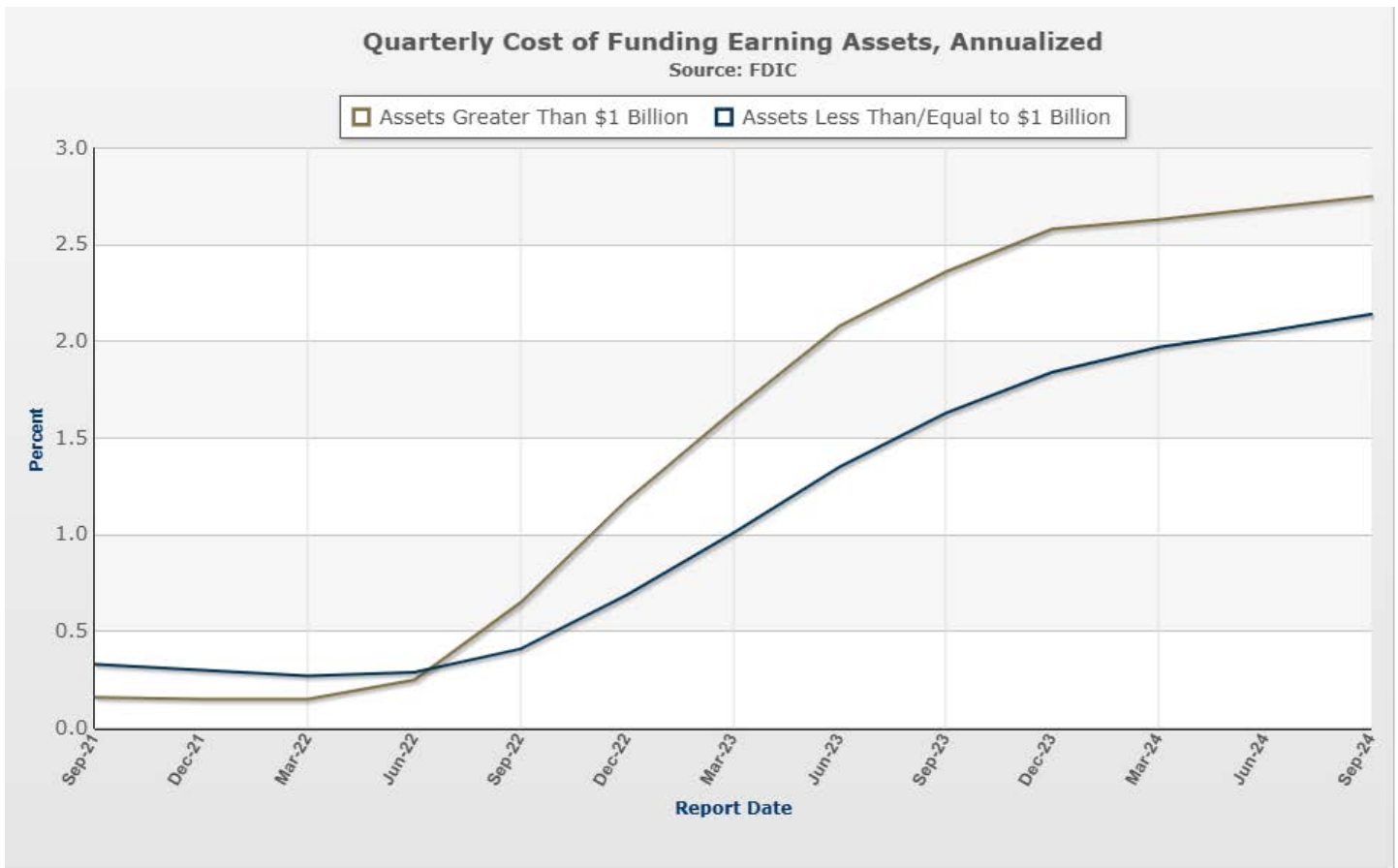
Quarterly Banking Profile

Third Quarter 2024



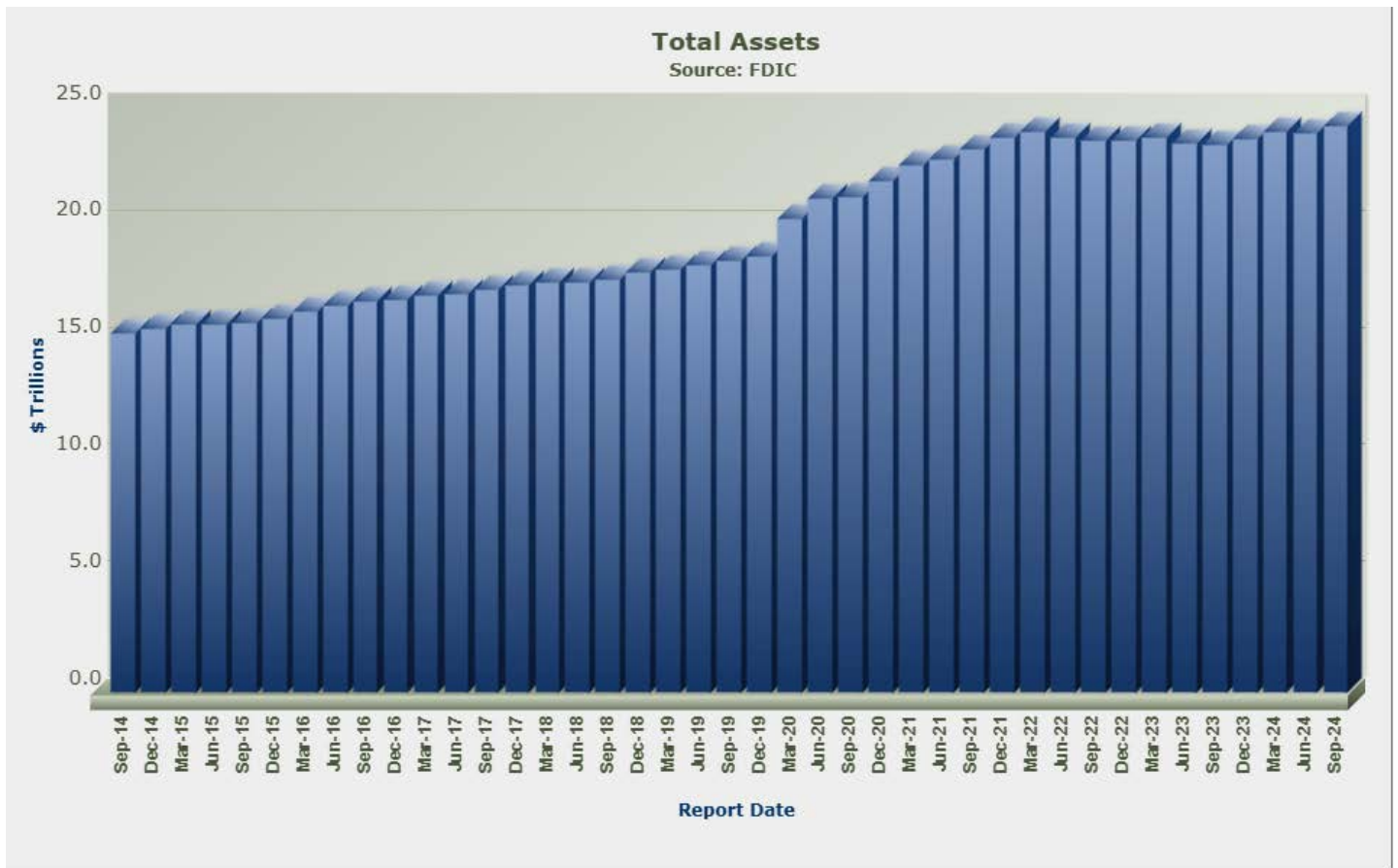
FDIC Quarterly Banking Profile

Third Quarter 2024



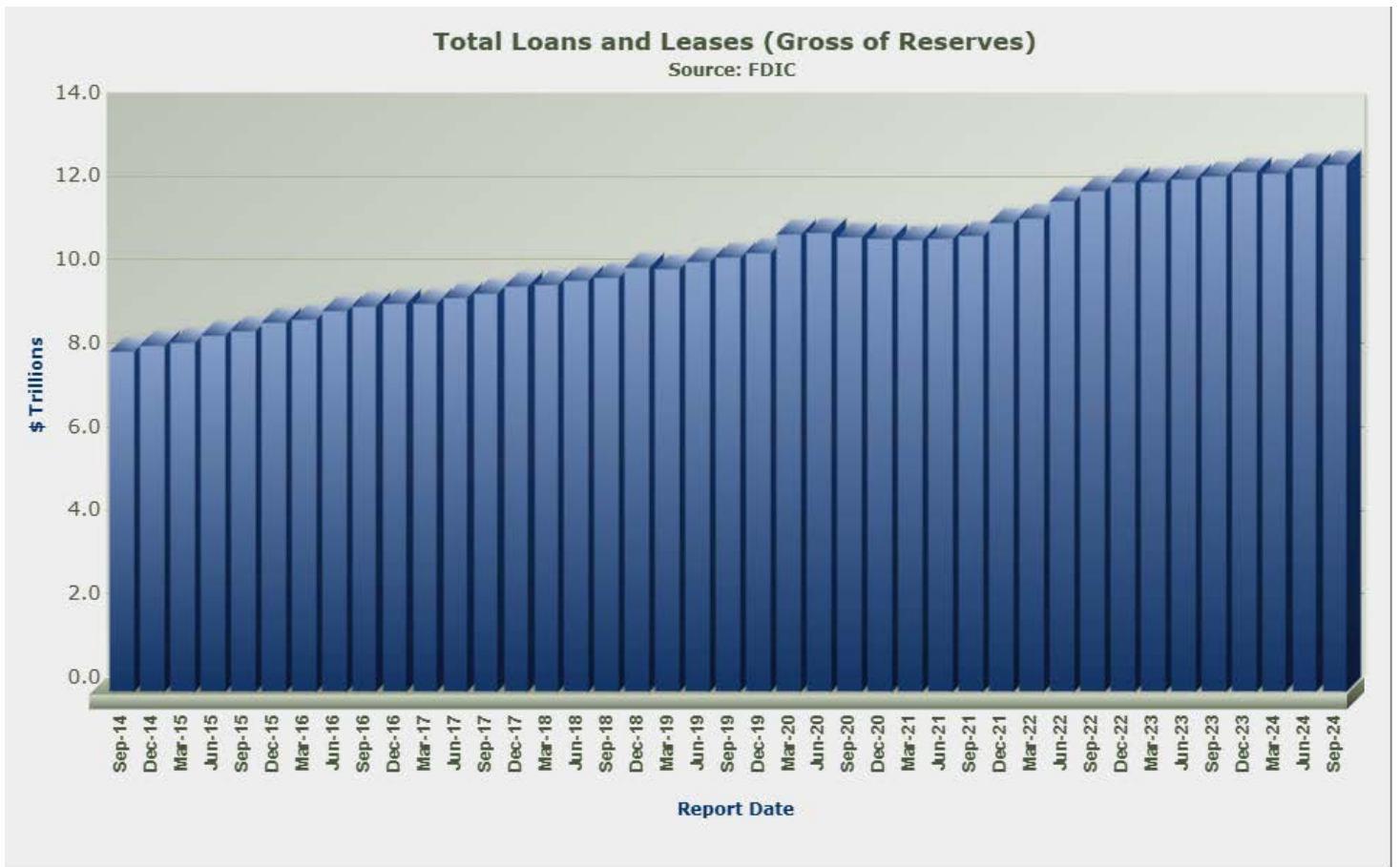
FDIC Quarterly Banking Profile

Third Quarter 2024



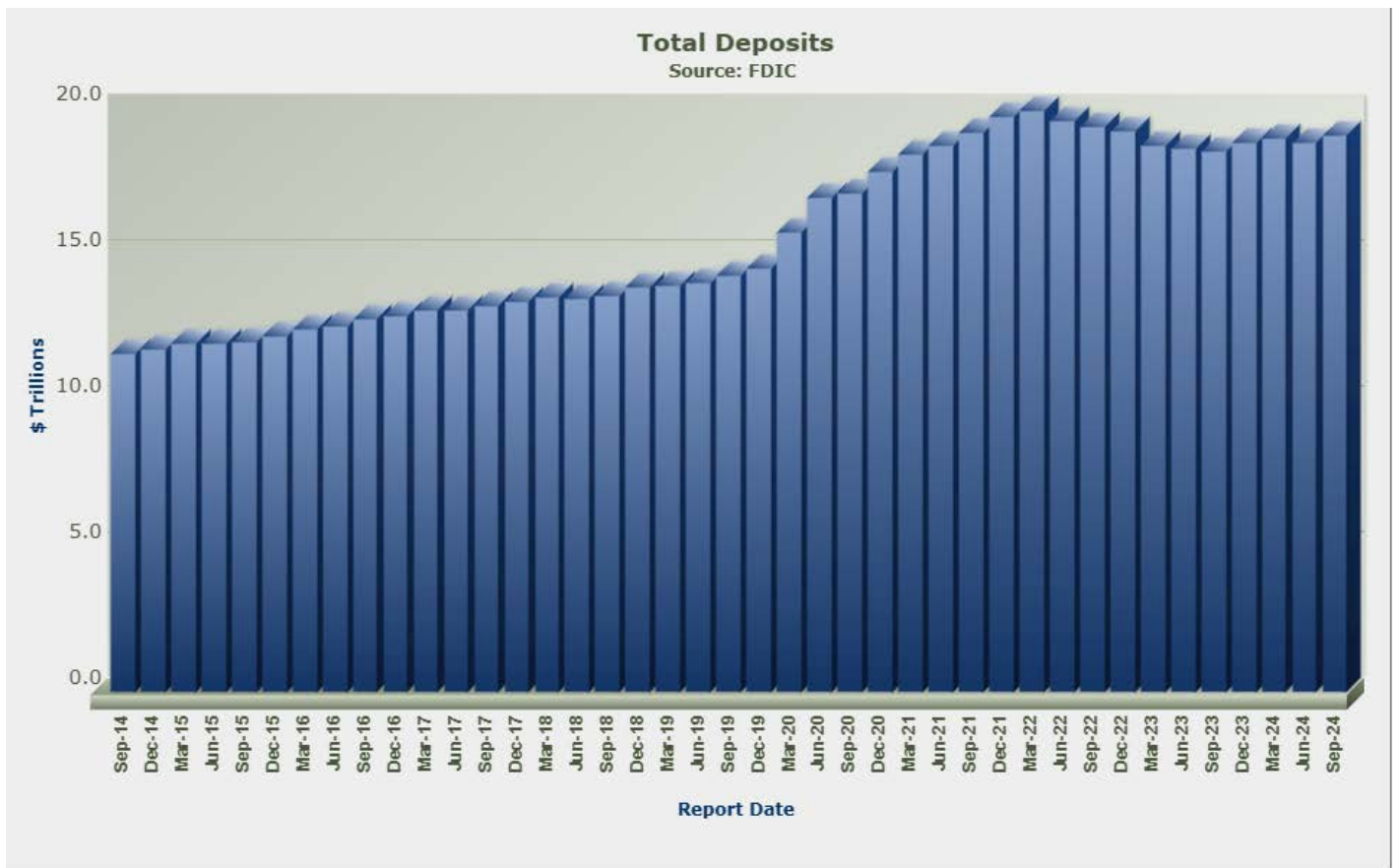
FDIC Quarterly Banking Profile

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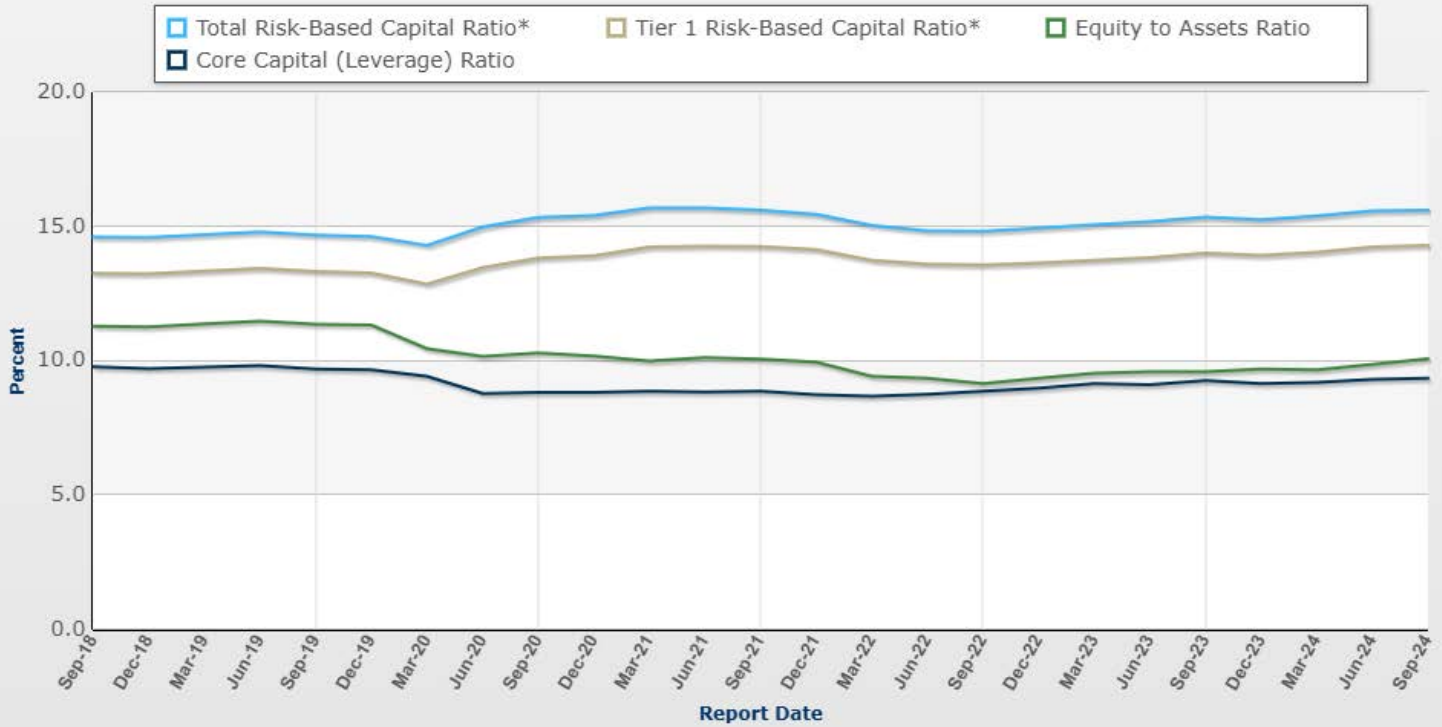
Quarterly Banking Profile

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.

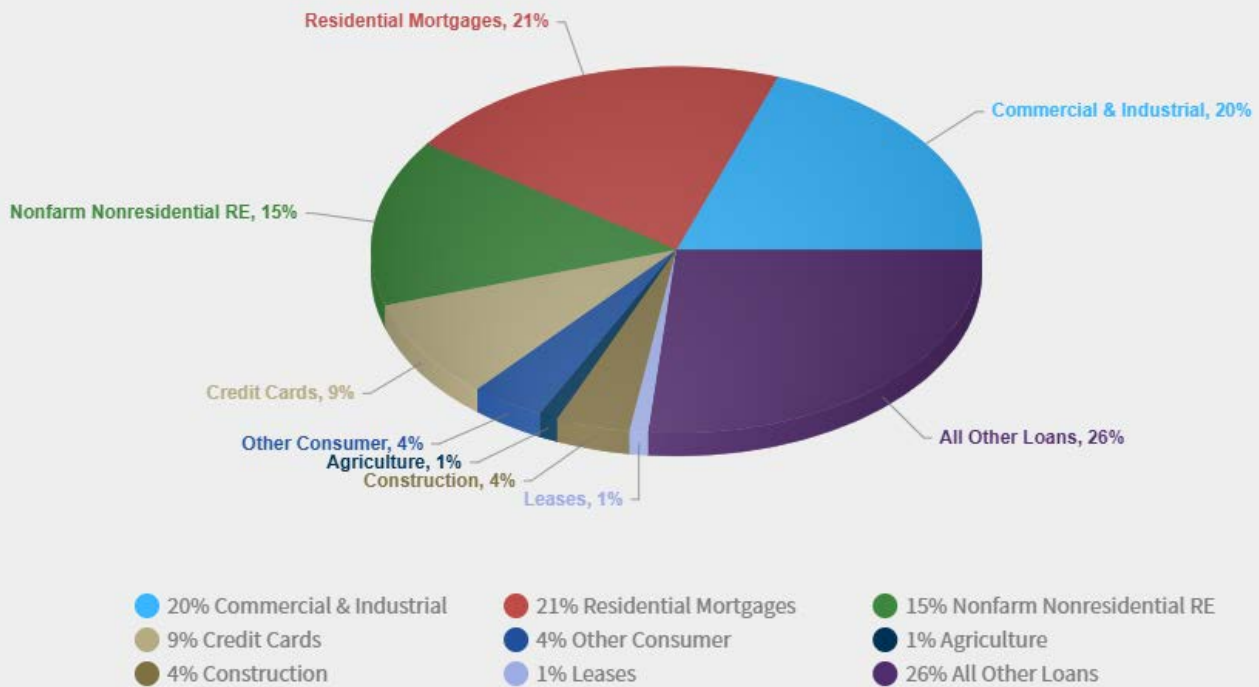


FDIC Quarterly Banking Profile

Third Quarter 2024

Loan Portfolio Composition

as of September 30, 2024
Source: FDIC

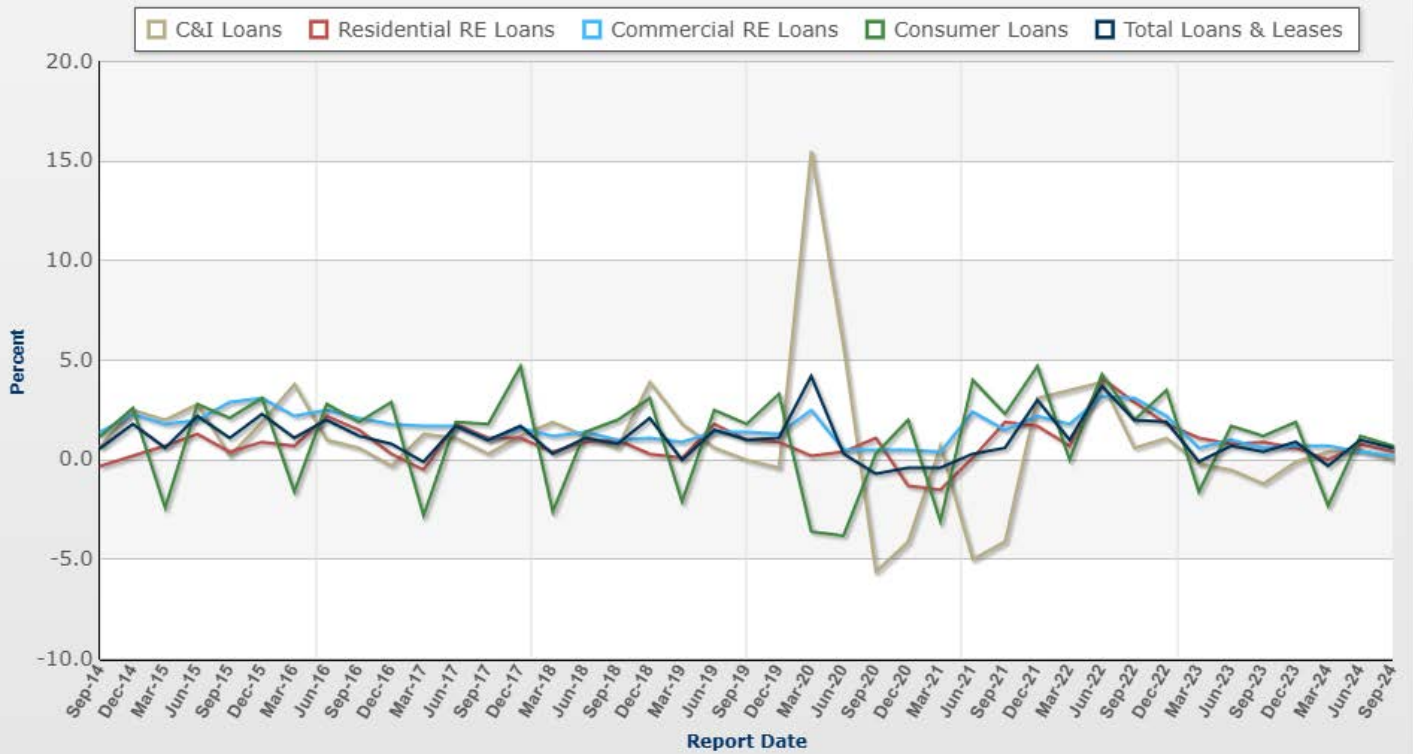


FDIC Quarterly Banking Profile

Third Quarter 2024

Quarterly Loan Growth Rates

Source: FDIC

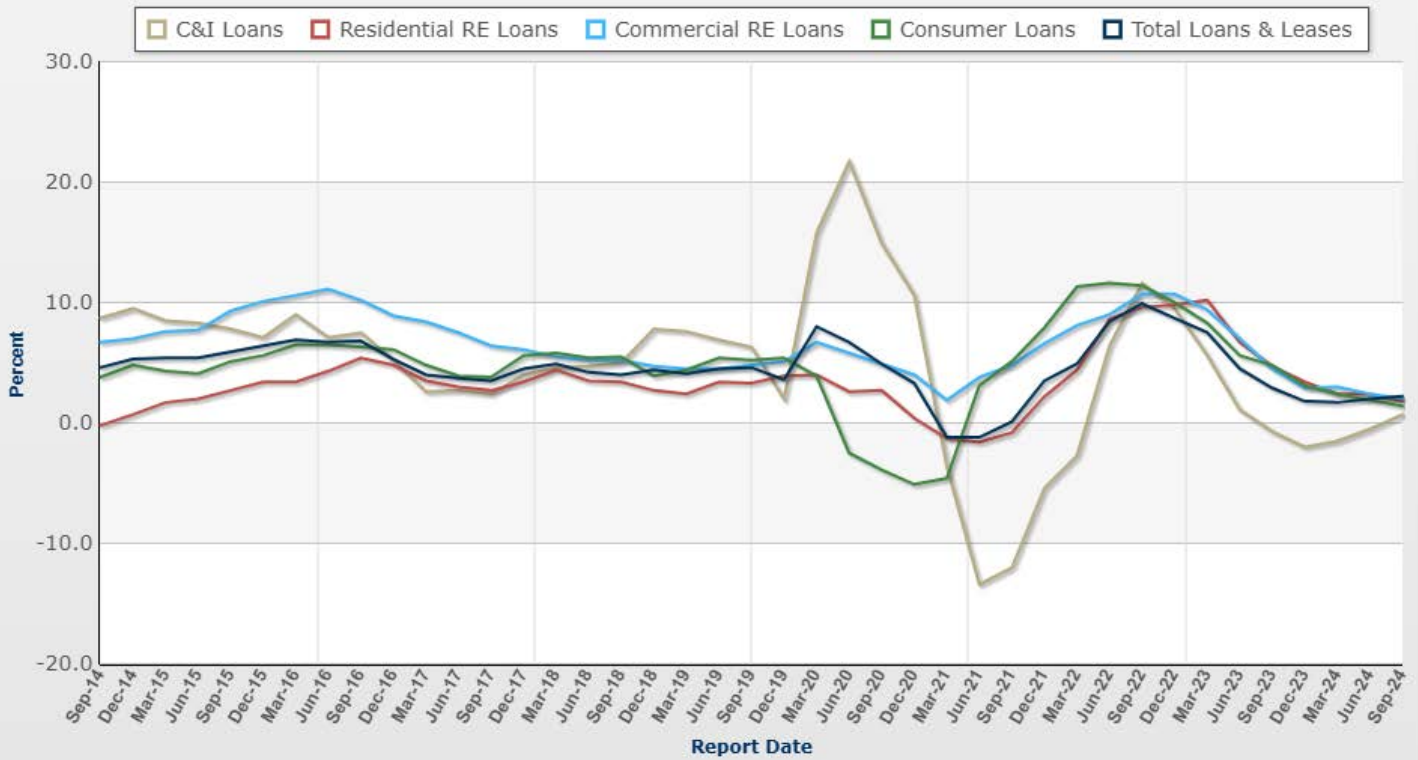


FDIC Quarterly Banking Profile

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Twelve-Month Loan Growth Rates

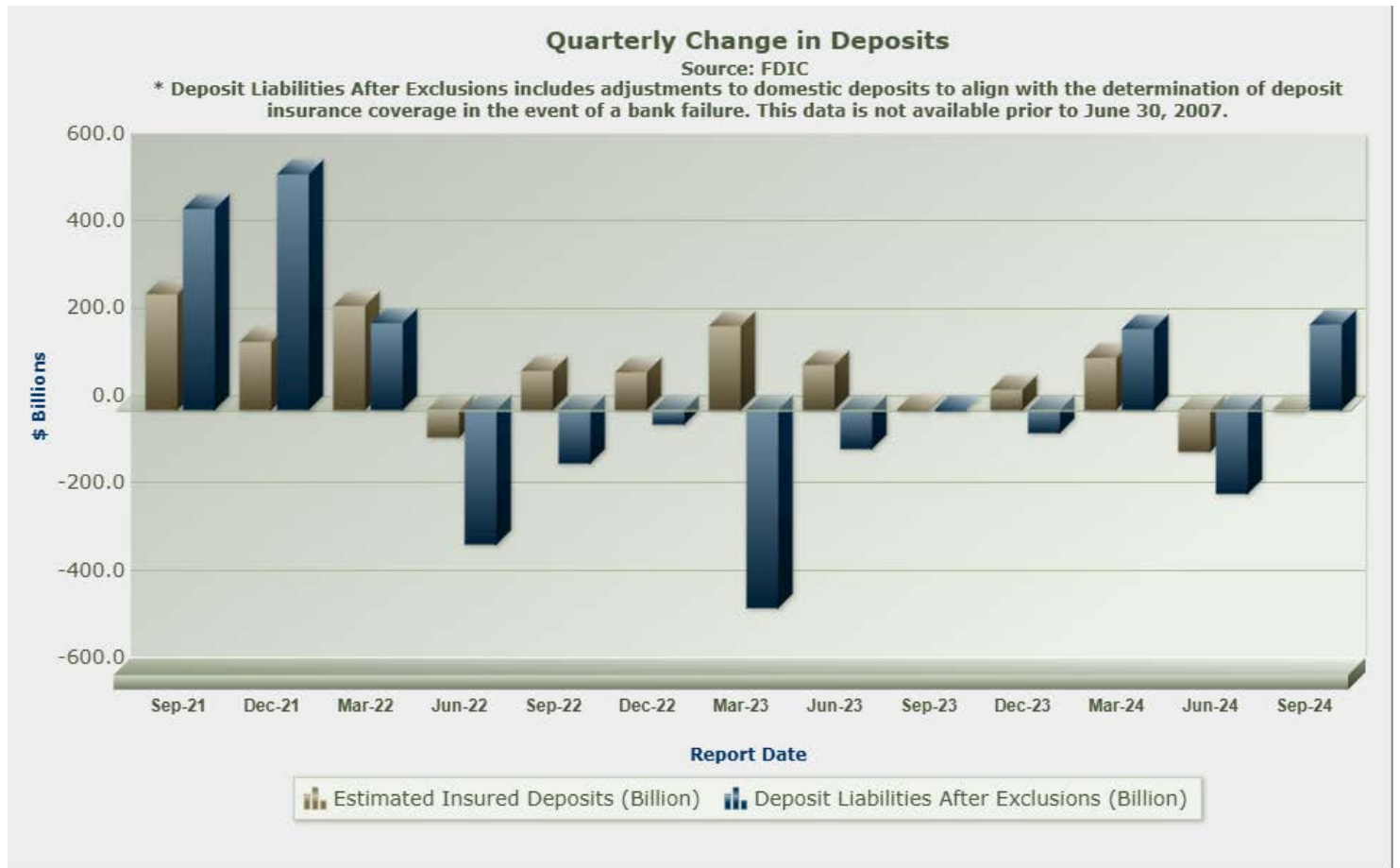
Source: FDIC





Quarterly Banking Profile

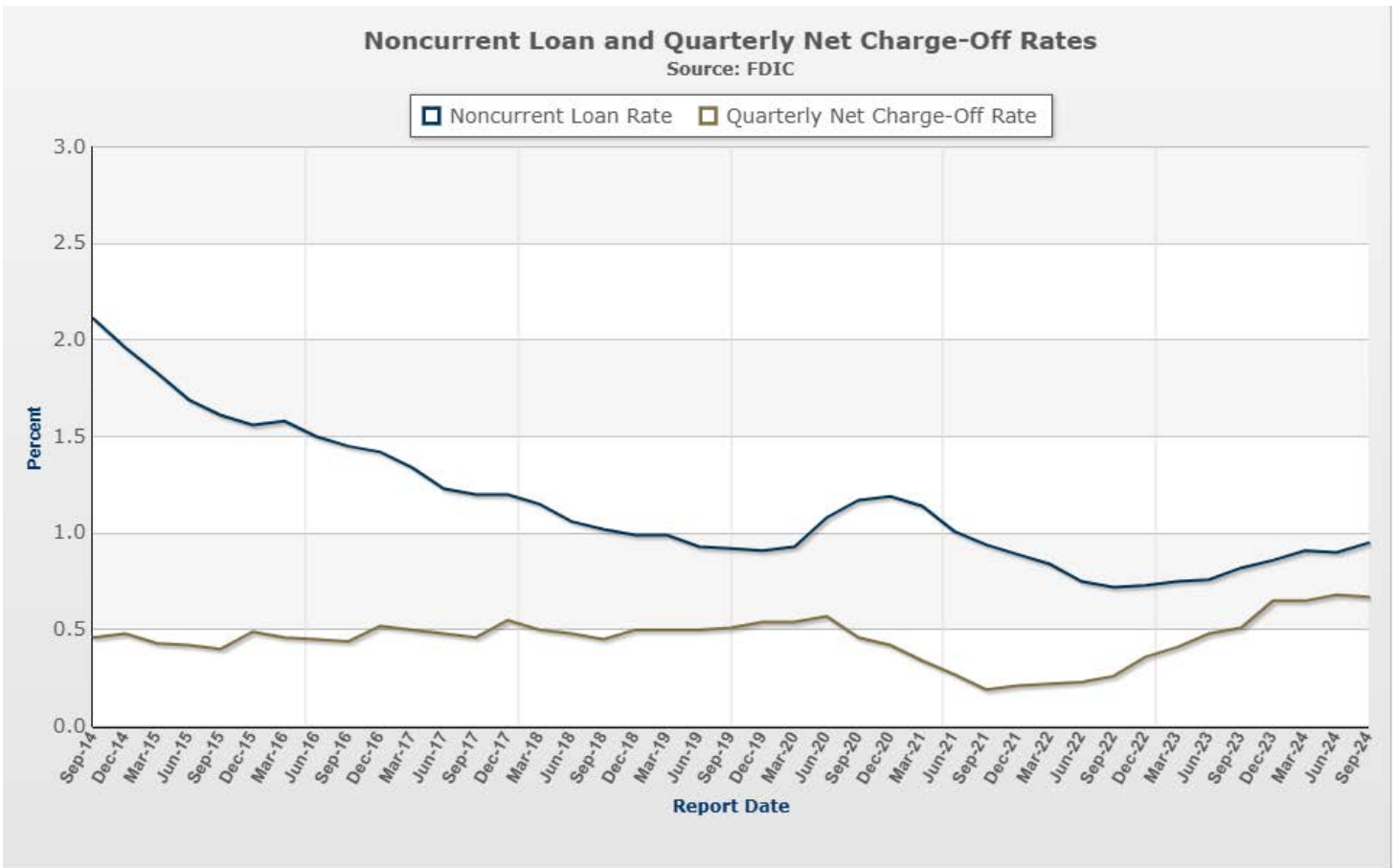
Third Quarter 2024





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