



Commercial Lending Trends & Risks Report

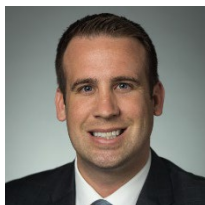
Q1 FY 2025

Appendix Data Tables

June 2025

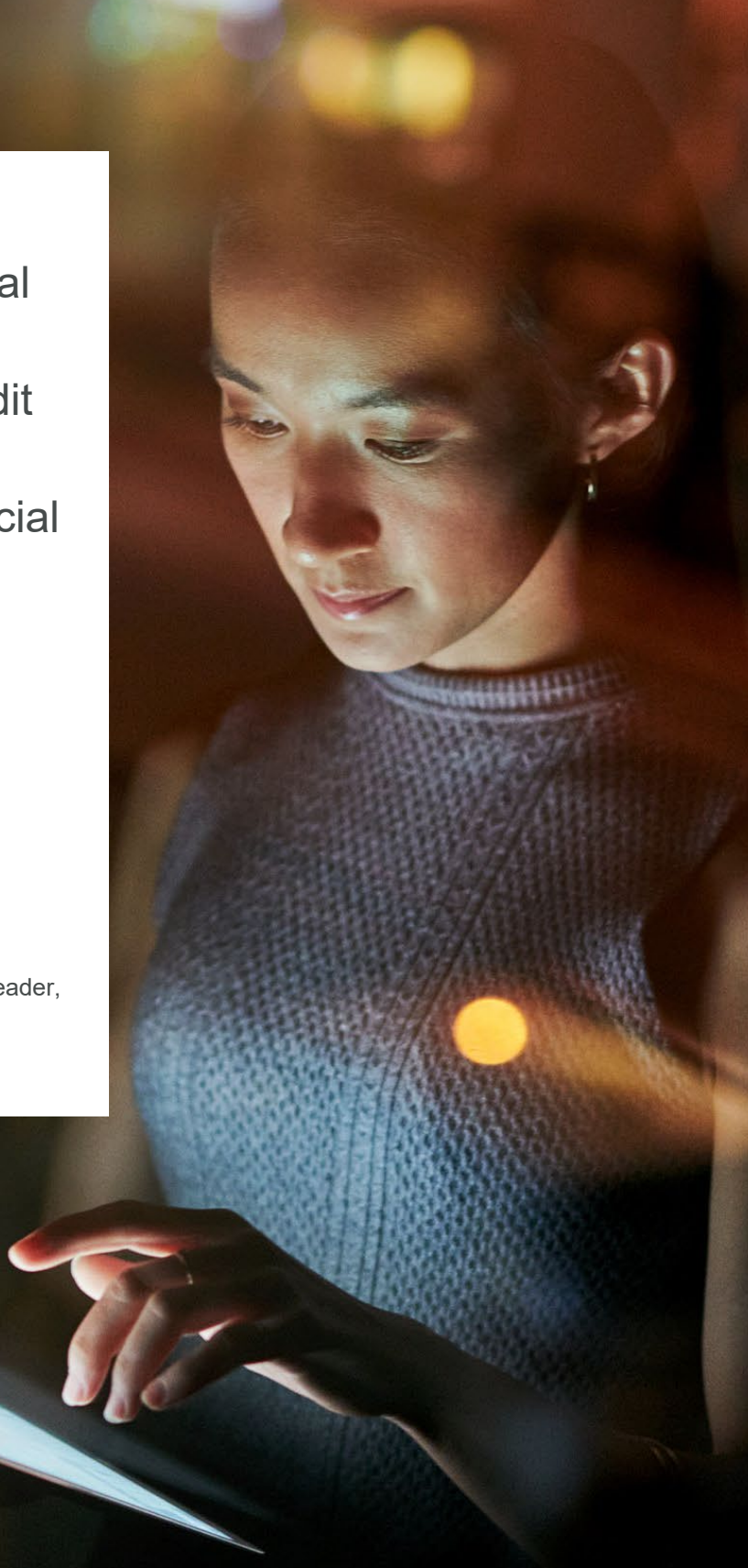
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“This appendix-only report equips financial institutions with vital data to navigate credit risk, regulatory challenges, commercial real estate trends, rising delinquencies, problem loans, loan concentrations, and pricing strategies.”



Ryan Swope

National Practice Leader,
Loan Review



Commercial Lending Trends & Risks – Q1 FY 2025

Executive Summary



Overview

This report explores FDIC call report data to assist financial industry professionals in identifying significant trends that have developed in recent years. This report features a data appendix with specific data for institutions with less than \$500 million in assets, all the way to institutions with more than \$10 billion in total assets. The data is presented in a last-four-quarters-and-last-four-years format to help readers better see trends. We also present ways that we can support your institution, such as [Loan Review](#), [LoanPricingPRO®](#), and [Loan Portfolio & Capital Stress Testing](#).

The results for all reporting institutions for the first quarter of 2025 show modest growth, declining loan yields and cost of funds (but with increasing net interest margins), and increased profitability as compared to 2024Q4 and full-year 2024 results. Asset quality metrics generally stayed consistent with 2024Q4 results. Total nonperforming loans to total loans increased slightly, while net charge-offs declined as compared to 2024Q4. Please review the results for each asset size grouping to see the specific trends for institutions that are of similar size as your own.

Our full analysis write-up and discussion will be provided in the next quarter's Commercial Lending report, but we wanted to provide you with updated metrics through the most recent quarter to help you stay up to date.

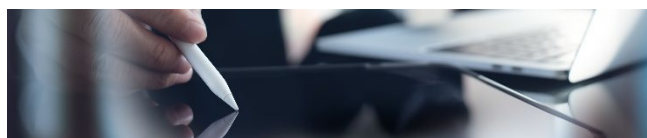
How Forvis Mazars Can Help



Loan Review

Credit quality is critical to the health and continued viability of a financial institution. Because loans represent the lion's share of assets for many financial organizations, their inherent risks make a solid loan review program essential. Our Loan Review team can help gauge the repayment risk of selected borrowers, reduce loan/lease losses and credit-related challenges, improve compliance with internal standards, and provide recommendations to help you reach your goals.

We have more than 50 dedicated credit professionals with an average of 25 years of experience. Our team is equipped with innovative tools to conduct a detailed analysis to help identify risks within a loan portfolio. We listen to understand, helping pave your institution's path to success.

[Learn More](#)

Loan Portfolio & Capital Stress Testing

As we move through 2025, you may be looking to update or perform a loan portfolio and capital stress test, which may be a result of regulatory guidance or concerns given the current challenging and uncertain economic conditions. A loan portfolio and capital stress will model a financial institution's projected capital (and regulatory capital ratios) in a stressed economic environment with increased loan losses and provide contingency plans to help improve them if these conditions were to develop.

[Learn More](#)

LoanPricingPRO®

LoanPricingPRO is a user-friendly platform designed to enhance commercial loan pricing strategies for financial institutions. By leveraging real-time profitability analysis and customer relationship data, LoanPricingPRO allows your lenders to make pricing decisions that can help meet profitability goals and customer expectations.

LoanPricingPRO is tailored to help meet your institution's specific needs. Upon implementation, our team provides a guided profitability analysis of existing lending products, helping set targets that balance short-term growth with long-term profitability.

Help empower your institution's profitability with data-driven decision making with LoanPricingPRO.

[Learn More](#)

Lender Services

Our team works with lenders throughout the process—from initial consideration and in-depth evaluation to eventual decision making, helping lenders pinpoint potential risks and consider transaction options against their potential for return. We offer field exams, process reviews, and other assessments to consider ongoing and prospective transactions and help banks, asset-based lenders, hedge funds, and private equity firms conduct due diligence.

[Learn More](#)

Appendix

This appendix contains FDIC call report data from S&P Global Market Intelligence and is organized by total asset size so you can locate specific data with ease.

Total Assets
< \$500 Million

Total Assets
\$500 Million–\$2 Billion

Total Assets
\$2 Billion–\$10 Billion

Total Assets
< \$10 Billion

Total Assets
> \$10 Billion

Total Assets
All Institutions

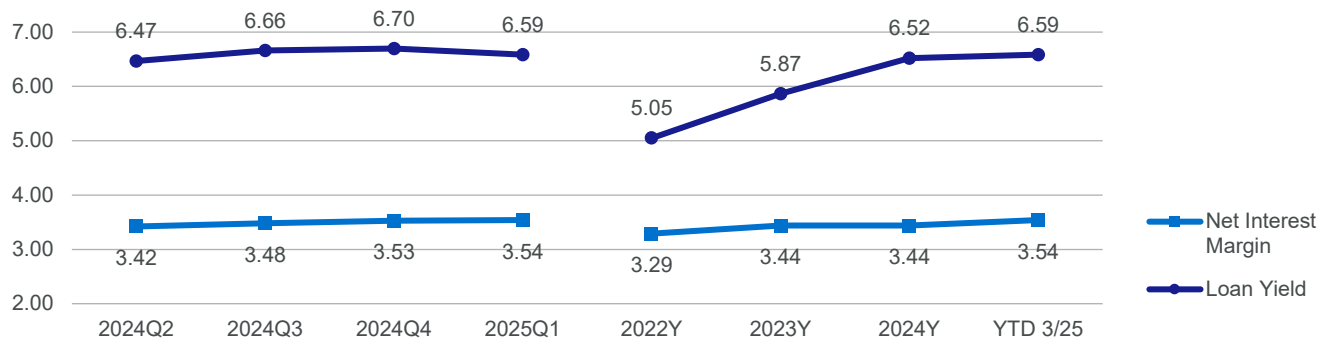




Total Assets < \$500 Million

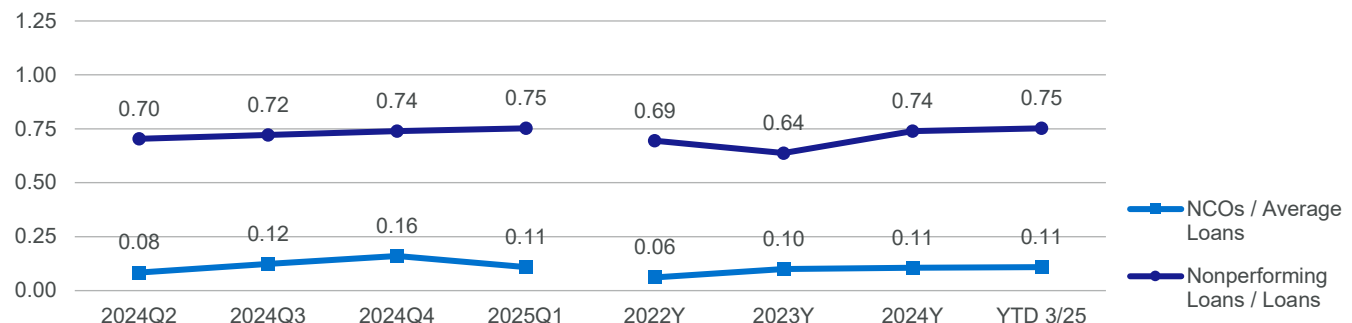
Balance Sheet Highlights	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Loan Growth (Annualized)	0.7	-2.7	6.4	-7.7	2.1	0.5	-1.0	-7.7
Deposit Growth (Annualized)	-5.7	-3.5	7.1	-3.3	-4.5	-5.2	-2.1	-3.3
Loans / Assets	63.9	63.9	64.3	63.9	59.7	63.0	64.3	63.9
Loans / Deposits	75.5	75.8	75.6	74.3	68.7	74.2	75.6	74.3
Margin / Yields / Rates	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Net Interest Margin	3.42	3.48	3.53	3.54	3.29	3.44	3.44	3.54
Loan Yield / Cost of Funds Spread	4.44	4.53	4.61	4.62	4.63	4.45	4.48	4.62
Loan Yield	6.47	6.66	6.70	6.59	5.05	5.87	6.52	6.59
Cost of Funds	2.03	2.13	2.09	1.97	0.42	1.42	2.05	1.97

NIM & Loan Yield (%)



Asset Quality Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
30-89 PD Loans / Loans	0.69	0.68	0.78	0.90	0.55	0.63	0.78	0.90
90+ PD Loans / Loans	0.12	0.13	0.12	0.14	0.08	0.09	0.12	0.14
Nonaccrual Loans / Loans	0.54	0.57	0.58	0.61	0.45	0.46	0.58	0.61
Noncurrent Loans / Loans	0.66	0.70	0.70	0.75	0.53	0.55	0.70	0.75
Modified Loans / Loans	0.17	0.15	0.16	0.15	0.24	0.17	0.16	0.15
Nonperforming Loans / Loans	0.70	0.72	0.74	0.75	0.69	0.64	0.74	0.75
Nonperforming Assets / Assets	0.49	0.51	0.53	0.54	0.46	0.44	0.53	0.54
ALLL (ACL) / Loans	1.29	1.28	1.27	1.28	1.32	1.31	1.27	1.28
Provision Expense / Avg Assets	0.08	0.11	0.13	0.10	0.08	0.10	0.10	0.10
NCOs / Average Loans	0.08	0.12	0.16	0.11	0.06	0.10	0.11	0.11
# Companies Reporting NCOs	1,031	1,121	1,262	1,018	1,293	1,429	1,485	1,018

NPLs / Loans & NCOs / Avg Lns (%)

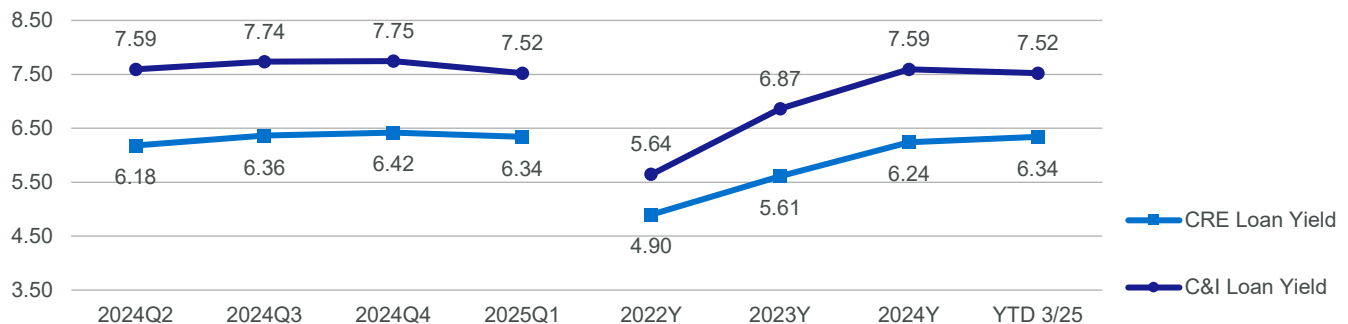




Total Assets < \$500 Million

Profitability Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
ROAA	0.89	0.91	0.87	0.94	0.89	0.89	0.86	0.94
ROAE	9.39	9.36	8.82	9.59	10.04	10.16	9.01	9.59
Efficiency Ratio (FTE)	68.4	68.1	69.6	66.9	67.1	67.5	69.0	66.9
Capital Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Total Equity / Total Assets	9.73	10.16	9.78	9.98	8.96	9.57	9.78	9.98
Leverage Ratio	11.14	11.25	11.09	11.16	10.62	10.97	11.09	11.16
Total RB Capital Ratio	17.07	17.16	16.91	17.08	16.77	16.83	16.91	17.08
C&D / CRE Guidance Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
C&D Loans / Tier 1 Capital + ALLL	35.5	35.7	36.0	35.3	36.8	36.2	36.0	35.3
# Companies > 100%	146	135	145	136	183	163	145	136
CRE Guidance Loans / Tier 1 Capital + ALLL	118.9	118.4	121.3	120.2	121.7	120.5	121.3	120.2
# Companies > 300%	106	100	105	110	127	114	105	110
3-Year Growth (CRE Guid. Loans)	39.4	37.7	36.9	34.4	45.5	43.2	36.9	34.4
# Companies > 50%	997	961	917	849	1,102	1,074	917	849
Total # of Companies	2,731	2,696	2,680	2,638	2,937	2,805	2,680	2,638
CRE & C&I Loan Metrics	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
CRE Loan Yield	6.18	6.36	6.42	6.34	4.90	5.61	6.24	6.34
CRE Loan Growth (Annualized)	-0.2	-7.1	8.9	-7.8	1.4	-1.8	-2.1	-7.8
C&I Loan Yield	7.59	7.74	7.75	7.52	5.64	6.87	7.59	7.52
C&I Loan Growth (Annualized)	-2.9	-5.5	3.2	-6.1	-5.8	-2.0	-2.5	-6.1

CRE & C&I Loan Yields (%)



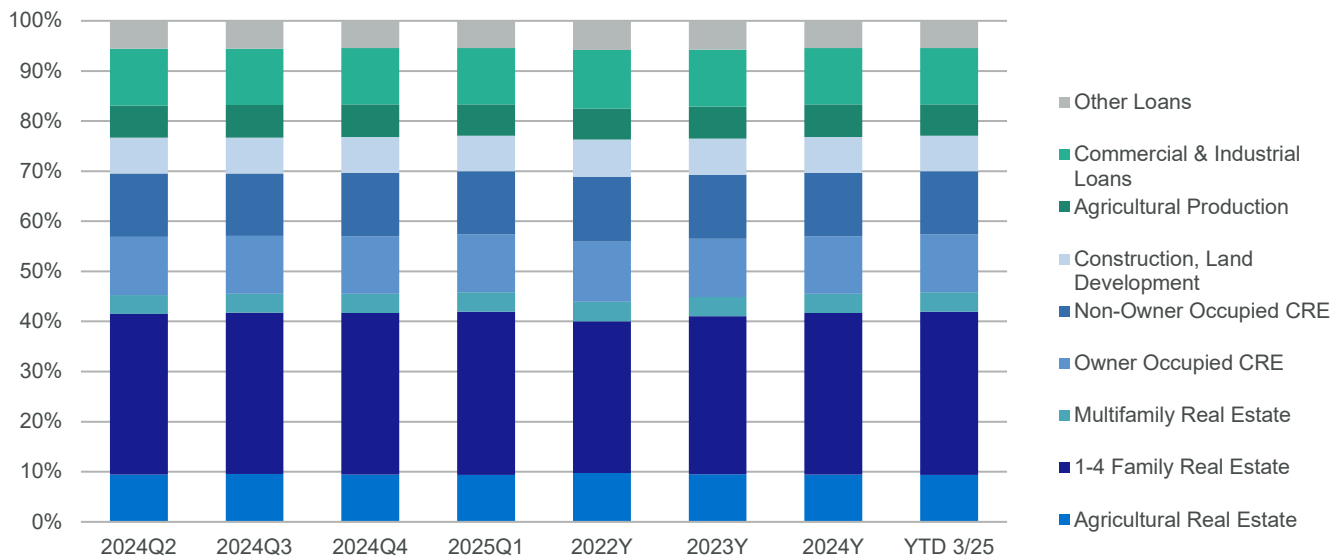


Total Assets < \$500 Million

Loan Portfolio Mix (\$Billions)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	\$34.0	\$34.1	\$34.3	\$33.5	\$35.5	\$35.0	\$34.3	\$33.5
1-4 Family Real Estate	\$115.4	\$115.3	\$117.1	\$116.0	\$110.6	\$115.7	\$117.1	\$116.0
Multifamily Real Estate	\$13.6	\$13.5	\$13.9	\$13.9	\$14.1	\$13.9	\$13.9	\$13.9
Owner Occupied CRE	\$41.8	\$41.4	\$41.9	\$41.2	\$43.9	\$42.8	\$41.9	\$41.2
Non-Owner Occupied CRE	\$45.6	\$44.5	\$45.9	\$44.9	\$47.4	\$46.9	\$45.9	\$44.9
Construction, Land Development	\$25.7	\$25.5	\$25.9	\$25.2	\$27.1	\$26.6	\$25.9	\$25.2
Total Real Estate Loans	\$276.1	\$274.3	\$279.0	\$274.6	\$278.5	\$280.8	\$279.0	\$274.6
Agricultural Production	\$22.9	\$23.2	\$23.9	\$22.4	\$22.6	\$23.3	\$23.9	\$22.4
Commercial & Industrial Loans	\$40.9	\$40.3	\$40.7	\$40.0	\$42.6	\$41.7	\$40.7	\$40.0
Other Loans	\$20.1	\$19.8	\$19.8	\$19.3	\$21.3	\$21.1	\$19.8	\$19.3
Total Loans	\$360.1	\$357.7	\$363.4	\$356.4	\$365.0	\$366.9	\$363.4	\$356.4

Loan Portfolio Mix (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	9.4%	9.5%	9.4%	9.4%	9.7%	9.5%	9.4%	9.4%
1-4 Family Real Estate	32.0%	32.2%	32.2%	32.5%	30.3%	31.5%	32.2%	32.5%
Multifamily Real Estate	3.8%	3.8%	3.8%	3.9%	3.9%	3.8%	3.8%	3.9%
Owner Occupied CRE	11.6%	11.6%	11.5%	11.6%	12.0%	11.7%	11.5%	11.6%
Non-Owner Occupied CRE	12.7%	12.4%	12.6%	12.6%	13.0%	12.8%	12.6%	12.6%
Construction, Land Development	7.1%	7.1%	7.1%	7.1%	7.4%	7.2%	7.1%	7.1%
Total Real Estate Loans	76.7%	76.7%	76.8%	77.1%	76.3%	76.5%	76.8%	77.1%
Agricultural Production	6.4%	6.5%	6.6%	6.3%	6.2%	6.3%	6.6%	6.3%
Commercial & Industrial Loans	11.4%	11.3%	11.2%	11.2%	11.7%	11.4%	11.2%	11.2%
Other Loans	5.6%	5.5%	5.4%	5.4%	5.8%	5.8%	5.4%	5.4%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)



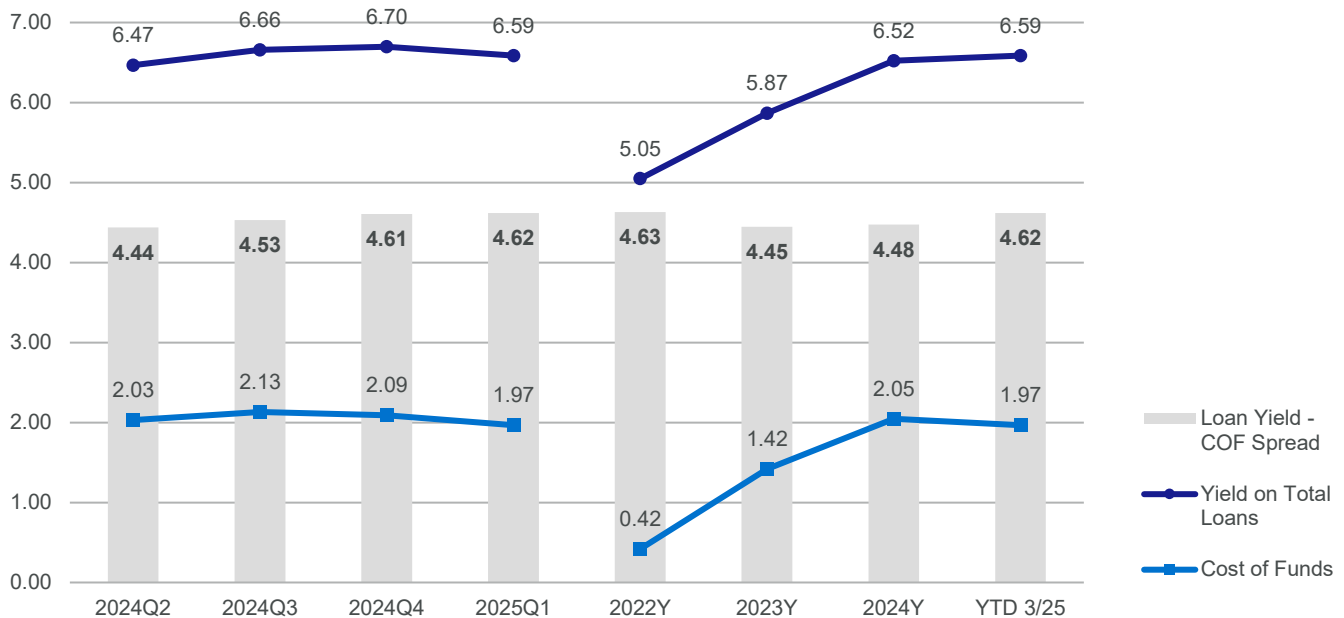


Total Assets < \$500 Million

Annualized Loan Growth	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	-2.8%	1.2%	2.7%	-9.8%	-0.2%	-1.6%	-1.8%	-9.8%
1-4 Family Real Estate	2.6%	-0.3%	6.4%	-3.9%	5.8%	4.6%	1.3%	-3.9%
Multifamily Real Estate	-3.5%	-5.4%	12.2%	1.3%	5.8%	-0.9%	-0.5%	1.3%
Owner Occupied CRE	-2.7%	-4.1%	4.8%	-7.0%	0.0%	-2.5%	-2.0%	-7.0%
Non-Owner Occupied CRE	2.1%	-9.8%	12.7%	-8.6%	2.7%	-1.1%	-2.1%	-8.6%
Construction, Land Development	-1.4%	-2.1%	6.2%	-11.7%	10.0%	-1.8%	-2.4%	-11.7%
Total Real Estate Loans	0.3%	-2.7%	7.0%	-6.3%	3.9%	0.8%	-0.6%	-6.3%
Agricultural Production	19.1%	5.2%	10.4%	-23.9%	-4.1%	2.8%	2.6%	-23.9%
Commercial & Industrial Loans	-2.9%	-5.5%	3.2%	-6.1%	-5.8%	-2.0%	-2.5%	-6.1%
Other Loans	-7.3%	-5.7%	-0.8%	-10.5%	3.9%	-0.6%	-6.4%	-10.5%
Total Loans	0.7%	-2.7%	6.4%	-7.7%	2.1%	0.5%	-1.0%	-7.7%

Loan Yields / Funding Costs (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Yield on 1-4 Family RE	5.92	6.08	6.15	6.05	4.79	5.39	5.97	6.05
Yield on CRE	6.18	6.36	6.42	6.34	4.90	5.61	6.24	6.34
Yield on C&I	7.59	7.74	7.75	7.52	5.64	6.87	7.59	7.52
Yield on Total Loans	6.47	6.66	6.70	6.59	5.05	5.87	6.52	6.59
Cost of Int Bearing Trans Accts	1.16	1.20	1.15	1.08	0.29	0.88	1.16	1.08
Cost of Other Time Dep	4.04	4.19	4.18	3.92	0.94	2.85	4.06	3.92
Cost of CD > \$250K	4.29	4.42	4.32	4.11	1.08	3.32	4.30	4.11
Cost of Int Bearing Deposits	2.49	2.62	2.58	2.43	0.52	1.73	2.51	2.43
Cost of Funds	2.03	2.13	2.09	1.97	0.42	1.42	2.05	1.97
Loan Yield - COF Spread	4.44	4.53	4.61	4.62	4.63	4.45	4.48	4.62

Loan Yield & Cost of Funds (%)

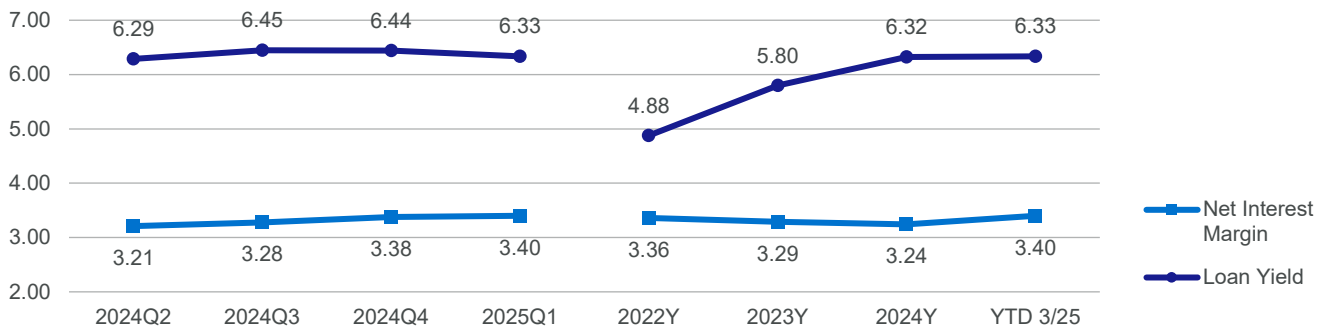




Total Assets \$500 Million–\$2 Billion

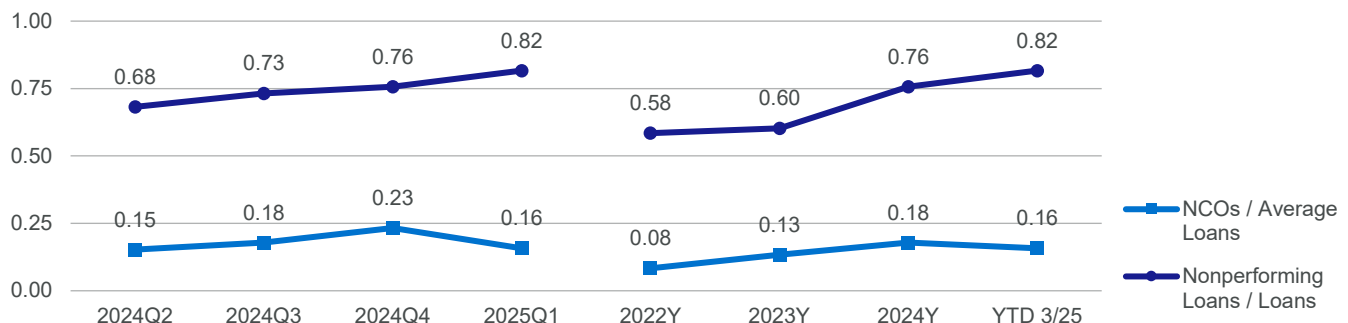
Balance Sheet Highlights	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Loan Growth (Annualized)	11.0	-2.1	-0.3	0.5	7.1	3.6	3.8	0.5
Deposit Growth (Annualized)	4.5	2.7	1.0	4.5	-2.0	-2.0	4.0	4.5
Loans / Assets	72.1	71.2	71.9	71.5	68.4	70.7	71.9	71.5
Loans / Deposits	85.3	85.0	84.6	83.6	79.4	84.2	84.6	83.6
Margin / Yields / Rates	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Net Interest Margin	3.21	3.28	3.38	3.40	3.36	3.29	3.24	3.40
Loan Yield / Cost of Funds Spread	4.00	4.08	4.17	4.21	4.45	4.16	4.05	4.21
Loan Yield	6.29	6.45	6.44	6.33	4.88	5.80	6.32	6.33
Cost of Funds	2.29	2.37	2.27	2.12	0.43	1.64	2.27	2.12

NIM & Loan Yield (%)



Asset Quality Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
30-89 PD Loans / Loans	0.46	0.48	0.53	0.62	0.36	0.45	0.53	0.62
90+ PD Loans / Loans	0.06	0.07	0.07	0.08	0.06	0.06	0.07	0.08
Nonaccrual Loans / Loans	0.53	0.58	0.58	0.63	0.38	0.45	0.58	0.63
Noncurrent Loans / Loans	0.60	0.65	0.65	0.71	0.45	0.52	0.65	0.71
Modified Loans / Loans	0.15	0.16	0.17	0.18	0.20	0.15	0.17	0.18
Nonperforming Loans / Loans	0.68	0.73	0.76	0.82	0.58	0.60	0.76	0.82
Nonperforming Assets / Assets	0.51	0.55	0.58	0.62	0.43	0.45	0.58	0.62
ACL (ALLL) / Loans	1.26	1.26	1.25	1.25	1.24	1.27	1.25	1.25
Provision Expense / Avg Assets	0.15	0.17	0.18	0.14	0.11	0.14	0.15	0.14
NCOs / Average Loans	0.15	0.18	0.23	0.16	0.08	0.13	0.18	0.16
# Companies Reporting NCOs	584	654	705	627	588	678	782	627

NPLs / Loans & NCOs / Avg Lns (%)

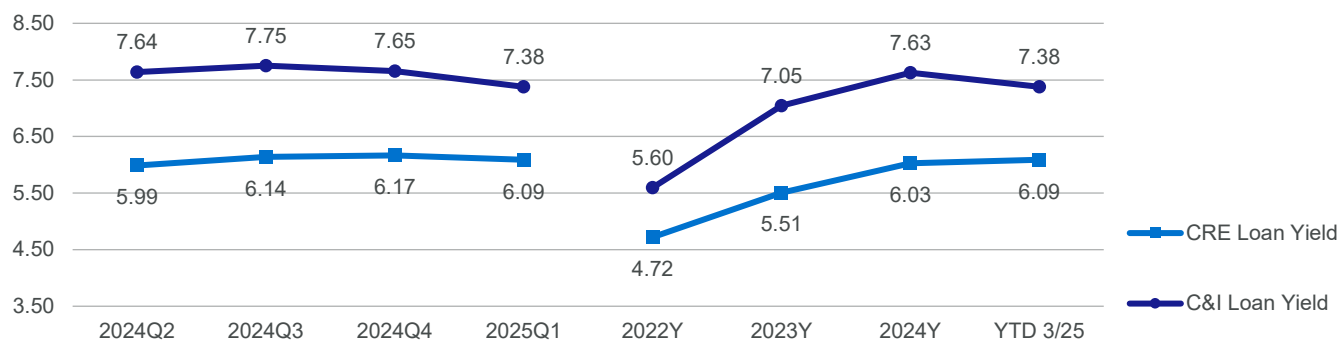




Total Assets \$500 Million–\$2 Billion

Profitability Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
ROAA	0.88	0.93	0.95	0.95	1.06	0.93	0.90	0.95
ROAE	9.94	10.25	10.36	10.26	12.39	10.84	9.89	10.26
Efficiency Ratio (FTE)	66.3	65.6	65.2	64.5	61.7	64.8	66.0	64.5
Capital Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Total Equity / Total Assets	9.25	9.50	9.36	9.52	8.69	9.09	9.36	9.52
Leverage Ratio	10.18	10.22	10.19	10.30	9.86	10.09	10.19	10.30
Total RB Capital Ratio	14.36	14.51	14.61	14.79	14.27	14.23	14.61	14.79
C&D / CRE Guidance Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
C&D Loans / Tier 1 Capital + ACL	52.2	51.1	50.6	50.0	53.8	53.6	50.6	50.0
# Companies > 100%	133	118	116	111	152	144	116	111
CRE Guidance Loans / Tier 1 Capital + ACL	203.5	202.0	201.9	200.9	205.0	203.4	201.9	200.9
# Companies > 300%	201	195	185	185	205	195	185	185
3-Year Growth (CRE Guid. Loans)	47.5	43.7	40.4	38.5	53.1	52.5	40.4	38.5
# Companies > 50%	537	486	443	417	557	565	443	417
Total # of Companies	1,195	1,200	1,182	1,196	1,163	1,164	1,182	1,196
CRE & C&I Loan Metrics	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
CRE Loan Yield	5.99	6.14	6.17	6.09	4.72	5.51	6.03	6.09
CRE Loan Growth (Annualized)	9.5	-0.3	-2.5	2.2	5.2	1.6	3.6	2.2
C&I Loan Yield	7.64	7.75	7.65	7.38	5.60	7.05	7.63	7.38
C&I Loan Growth (Annualized)	12.3	-13.1	0.7	4.6	-3.7	0.6	2.2	4.6

CRE & C&I Loan Yields (%)



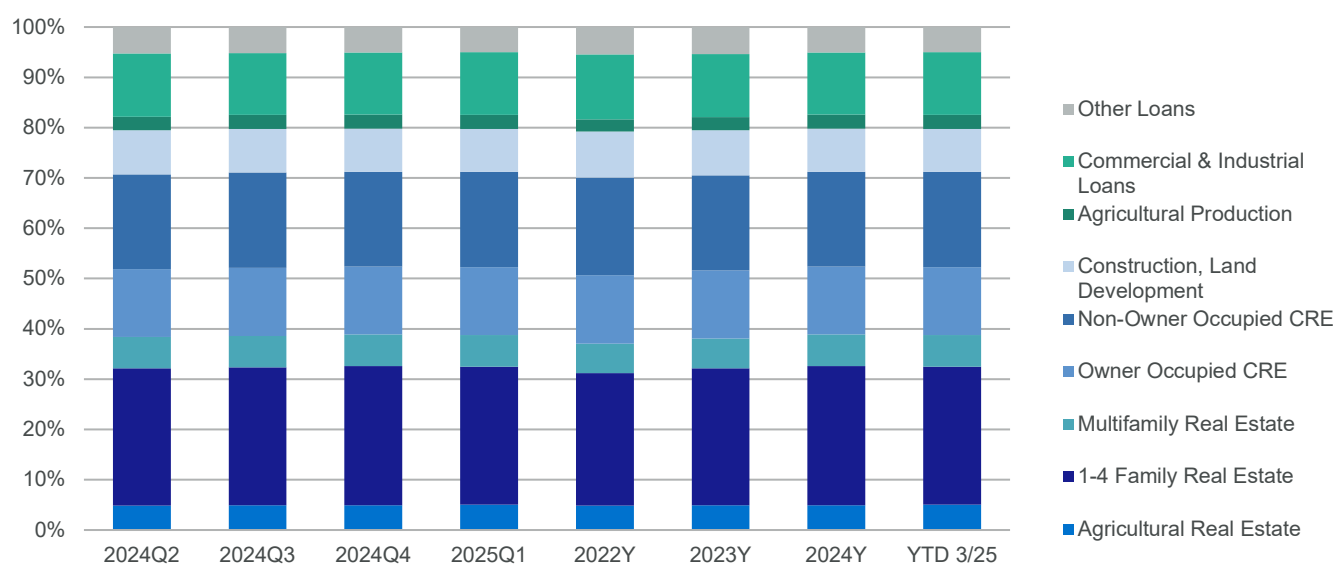


Total Assets \$500 Million–\$2 Billion

Loan Portfolio Mix (\$Billions)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	\$38.8	\$39.1	\$39.2	\$40.3	\$35.7	\$37.4	\$39.2	\$40.3
1-4 Family Real Estate	\$217.4	\$217.3	\$219.1	\$217.2	\$194.3	\$208.0	\$219.1	\$217.2
Multifamily Real Estate	\$49.5	\$49.7	\$49.9	\$50.0	\$43.3	\$45.5	\$49.9	\$50.0
Owner Occupied CRE	\$108.0	\$107.1	\$106.8	\$107.3	\$100.2	\$103.1	\$106.8	\$107.3
Non-Owner Occupied CRE	\$150.0	\$150.7	\$149.5	\$150.4	\$143.3	\$144.2	\$149.5	\$150.4
Construction, Land Development	\$69.8	\$68.6	\$67.7	\$67.7	\$67.3	\$68.7	\$67.7	\$67.7
Total Real Estate Loans	\$633.7	\$632.6	\$632.2	\$632.8	\$584.0	\$607.0	\$632.2	\$632.8
Agricultural Production	\$21.2	\$21.8	\$22.4	\$22.3	\$18.1	\$20.0	\$22.4	\$22.3
Commercial & Industrial Loans	\$100.7	\$97.4	\$97.6	\$98.7	\$94.9	\$95.5	\$97.6	\$98.7
Other Loans	\$41.8	\$41.3	\$40.3	\$39.7	\$40.3	\$41.2	\$40.3	\$39.7
Total Loans	\$797.3	\$793.1	\$792.5	\$793.5	\$737.3	\$763.7	\$792.5	\$793.5

Loan Portfolio Mix (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	4.9%	4.9%	4.9%	5.1%	4.8%	4.9%	4.9%	5.1%
1-4 Family Real Estate	27.3%	27.4%	27.7%	27.4%	26.3%	27.2%	27.7%	27.4%
Multifamily Real Estate	6.2%	6.3%	6.3%	6.3%	5.9%	6.0%	6.3%	6.3%
Owner Occupied CRE	13.5%	13.5%	13.5%	13.5%	13.6%	13.5%	13.5%	13.5%
Non-Owner Occupied CRE	18.8%	19.0%	18.9%	18.9%	19.4%	18.9%	18.9%	18.9%
Construction, Land Development	8.8%	8.7%	8.5%	8.5%	9.1%	9.0%	8.5%	8.5%
Total Real Estate Loans	79.5%	79.8%	79.8%	79.8%	79.2%	79.5%	79.8%	79.8%
Agricultural Production	2.7%	2.8%	2.8%	2.8%	2.5%	2.6%	2.8%	2.8%
Commercial & Industrial Loans	12.6%	12.3%	12.3%	12.4%	12.9%	12.5%	12.3%	12.4%
Other Loans	5.2%	5.2%	5.1%	5.0%	5.5%	5.4%	5.1%	5.0%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)



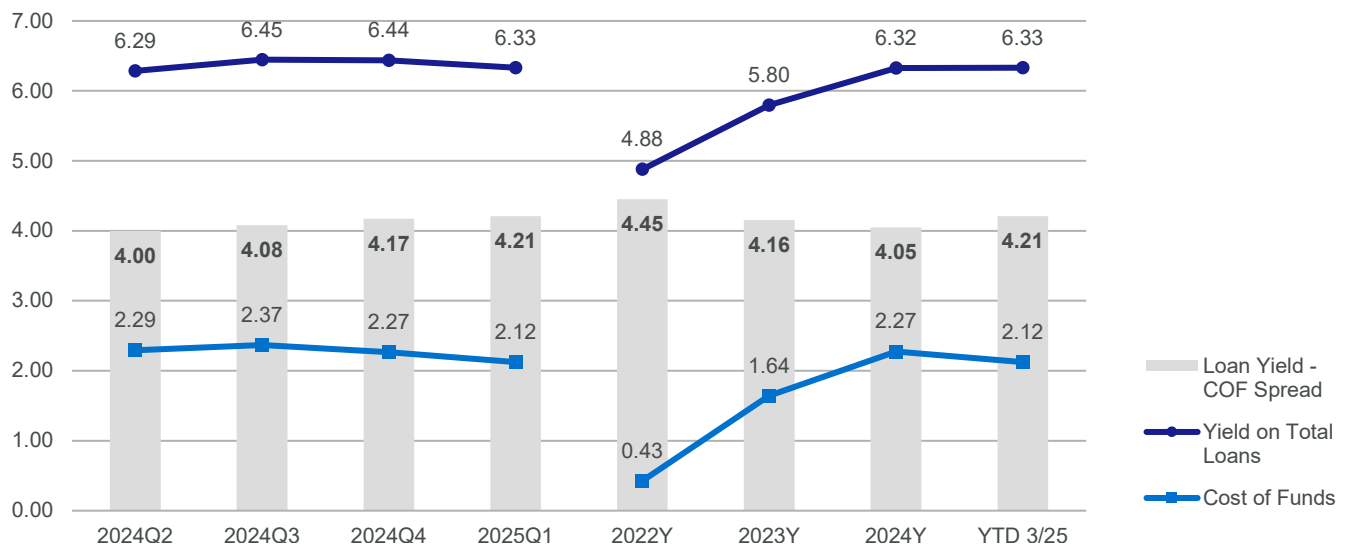


Total Assets \$500 Million–\$2 Billion

Annualized Loan Growth	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	10.1%	2.9%	0.5%	11.0%	12.1%	4.9%	4.6%	11.0%
1-4 Family Real Estate	12.9%	-0.2%	3.4%	-3.5%	12.0%	7.0%	5.4%	-3.5%
Multifamily Real Estate	17.4%	1.0%	2.3%	0.8%	8.6%	5.2%	9.7%	0.8%
Owner Occupied CRE	11.4%	-3.2%	-1.4%	2.0%	3.3%	3.0%	3.5%	2.0%
Non-Owner Occupied CRE	8.2%	1.8%	-3.4%	2.4%	6.7%	0.7%	3.6%	2.4%
Construction, Land Development	5.6%	-6.8%	-5.4%	-0.3%	15.2%	2.1%	-1.5%	-0.3%
Total Real Estate Loans	10.9%	-0.7%	-0.2%	0.4%	9.2%	3.9%	4.1%	0.4%
Agricultural Production	29.0%	11.9%	11.1%	-2.2%	11.5%	10.4%	12.2%	-2.2%
Commercial & Industrial Loans	12.3%	-13.1%	0.7%	4.6%	-3.7%	0.6%	2.2%	4.6%
Other Loans	2.1%	-4.5%	-10.0%	-6.0%	4.7%	2.2%	-2.3%	-6.0%
Total Loans	11.0%	-2.1%	-0.3%	0.5%	7.1%	3.6%	3.8%	0.5%

Loan Yields / Funding Costs (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Yield on 1-4 Family RE	5.64	5.81	5.79	5.73	4.47	5.21	5.68	5.73
Yield on CRE	5.99	6.14	6.17	6.09	4.72	5.51	6.03	6.09
Yield on C&I	7.64	7.75	7.65	7.38	5.60	7.05	7.63	7.38
Yield on Total Loans	6.29	6.45	6.44	6.33	4.88	5.80	6.32	6.33
Cost of Int Bearing Trans Accts	1.75	1.79	1.67	1.58	0.39	1.33	1.72	1.58
Cost of Other Time Dep	4.27	4.40	4.36	4.02	0.95	3.18	4.28	4.02
Cost of CD > \$250K	4.44	4.52	4.31	4.15	1.08	3.49	4.41	4.15
Cost of Int Bearing Deposits	2.76	2.87	2.76	2.60	0.51	1.98	2.75	2.60
Cost of Funds	2.29	2.37	2.27	2.12	0.43	1.64	2.27	2.12
Loan Yield - COF Spread	4.00	4.08	4.17	4.21	4.45	4.16	4.05	4.21

Loan Yield & Cost of Funds (%)

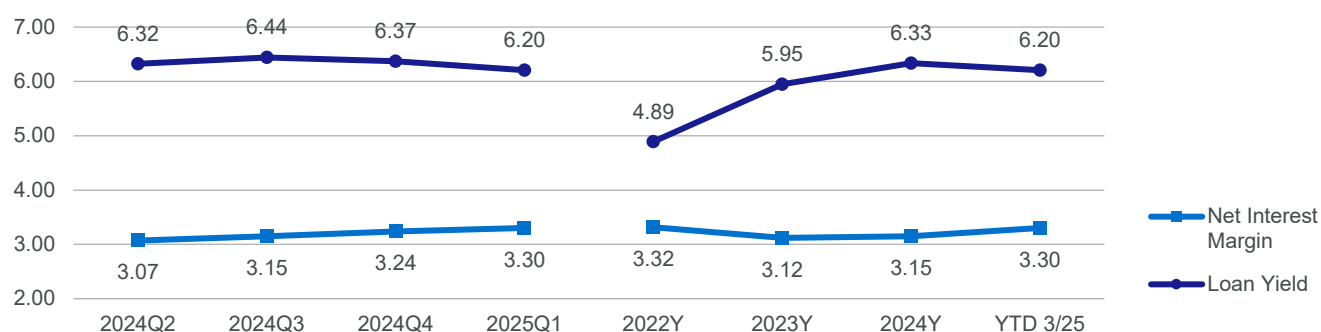




Total Assets \$2 Billion–\$10 Billion

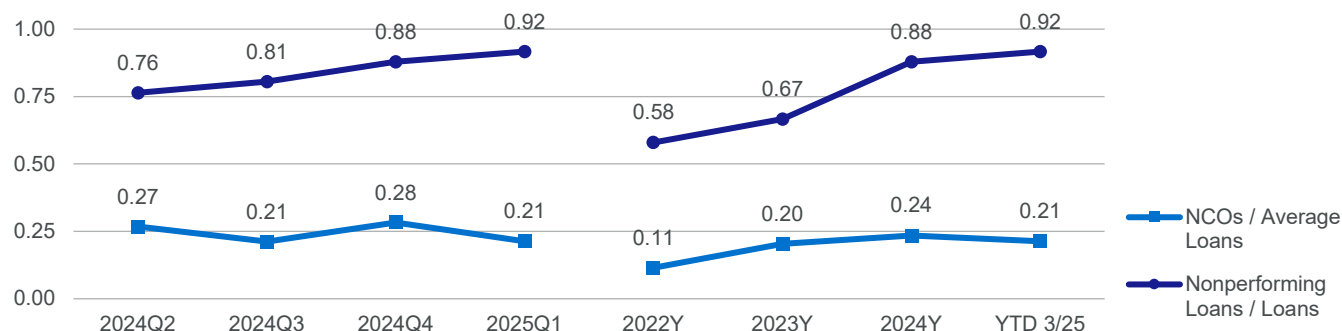
Balance Sheet Highlights	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Loan Growth (Annualized)	4.0	4.6	9.0	-0.2	14.2	6.5	5.3	-0.2
Deposit Growth (Annualized)	2.1	6.4	8.7	6.0	2.9	1.8	5.9	6.0
Loans / Assets	74.2	74.3	74.8	74.5	72.0	74.1	74.8	74.5
Loans / Deposits	90.5	89.2	88.9	88.1	86.1	89.2	88.9	88.1
Margin / Yields / Rates	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Net Interest Margin	3.07	3.15	3.24	3.30	3.32	3.12	3.15	3.30
Loan Yield / Cost of Funds Spread	3.87	3.93	3.98	4.01	4.41	4.08	3.90	4.01
Loan Yield	6.32	6.44	6.37	6.20	4.89	5.95	6.33	6.20
Cost of Funds	2.46	2.51	2.39	2.20	0.48	1.87	2.43	2.20

NIM & Loan Yield (%)



Asset Quality Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
30-89 PD Loans / Loans	0.38	0.38	0.42	0.47	0.32	0.38	0.42	0.47
90+ PD Loans / Loans	0.14	0.13	0.13	0.12	0.30	0.17	0.13	0.12
Nonaccrual Loans / Loans	0.59	0.61	0.64	0.67	0.39	0.51	0.64	0.67
Noncurrent Loans / Loans	0.72	0.74	0.77	0.80	0.69	0.68	0.77	0.80
Modified Loans / Loans	0.18	0.19	0.24	0.25	0.19	0.15	0.24	0.25
Nonperforming Loans / Loans	0.76	0.81	0.88	0.92	0.58	0.67	0.88	0.92
Nonperforming Assets / Assets	0.58	0.61	0.68	0.69	0.43	0.50	0.68	0.69
ACL (ALLL) / Loans	1.26	1.24	1.24	1.26	1.25	1.27	1.24	1.26
Provision Expense / Avg Assets	0.21	0.19	0.24	0.21	0.15	0.19	0.20	0.21
NCOs / Average Loans	0.27	0.21	0.28	0.21	0.11	0.20	0.24	0.21
# Companies Reporting NCOs	294	306	322	291	259	318	351	291

NPLs / Loans & NCOs / Avg Lns (%)

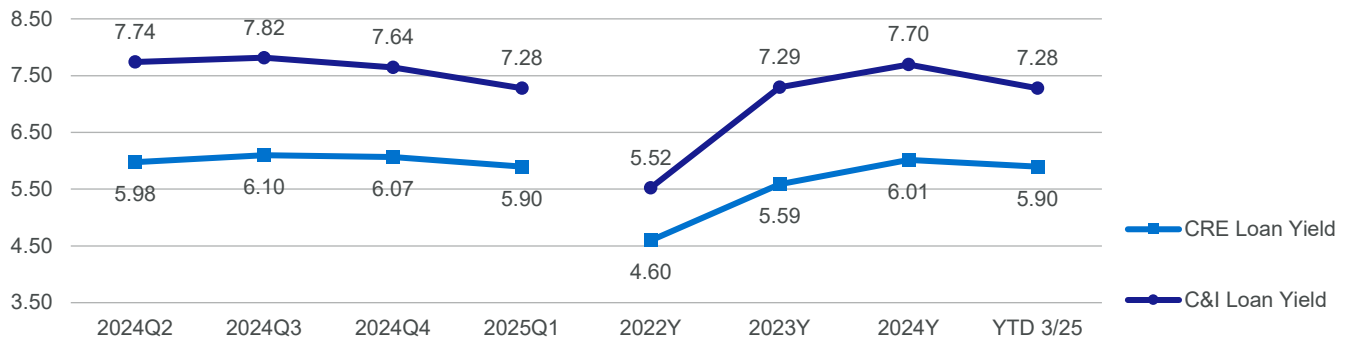




Total Assets \$2 Billion–\$10 Billion

Profitability Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
ROAA	0.92	0.94	1.00	1.01	1.18	0.97	0.93	1.01
ROAE	9.64	9.74	10.37	10.20	12.95	10.63	9.95	10.20
Efficiency Ratio (FTE)	62.6	62.2	60.9	60.6	57.3	60.9	61.8	60.6
Capital Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Total Equity / Total Assets	9.85	10.20	10.08	10.33	9.32	9.80	10.08	10.33
Leverage Ratio	10.05	10.10	10.09	10.18	9.82	9.92	10.09	10.18
Total RB Capital Ratio	13.90	13.87	13.94	13.98	13.52	13.71	13.94	13.98
C&D / CRE Guidance Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
C&D Loans / Tier 1 Capital + ALLL	48.9	48.9	48.5	47.0	47.3	50.6	48.5	47.0
# Companies > 100%	40	41	35	29	40	44	35	29
CRE Guidance Loans / Tier 1 Capital + ALLL	233.3	235.3	237.4	235.4	226.6	237.5	237.4	235.4
# Companies > 300%	114	119	122	121	96	115	122	121
3-Year Growth (CRE Guid. Loans)	49.4	47.8	43.2	39.3	50.3	51.4	43.2	39.3
# Companies > 50%	198	190	177	154	197	212	177	154
Total # of Companies	420	425	429	433	406	421	429	433
CRE & C&I Loan Metrics	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
CRE Loan Yield	5.98	6.10	6.07	5.90	4.60	5.59	6.01	5.90
CRE Loan Growth (Annualized)	2.7	8.3	14.4	1.8	12.2	8.7	8.2	1.8
C&I Loan Yield	7.74	7.82	7.64	7.28	5.52	7.29	7.70	7.28
C&I Loan Growth (Annualized)	5.7	1.2	11.5	-5.4	5.0	0.3	5.6	-5.4

CRE & C&I Loan Yields (%)



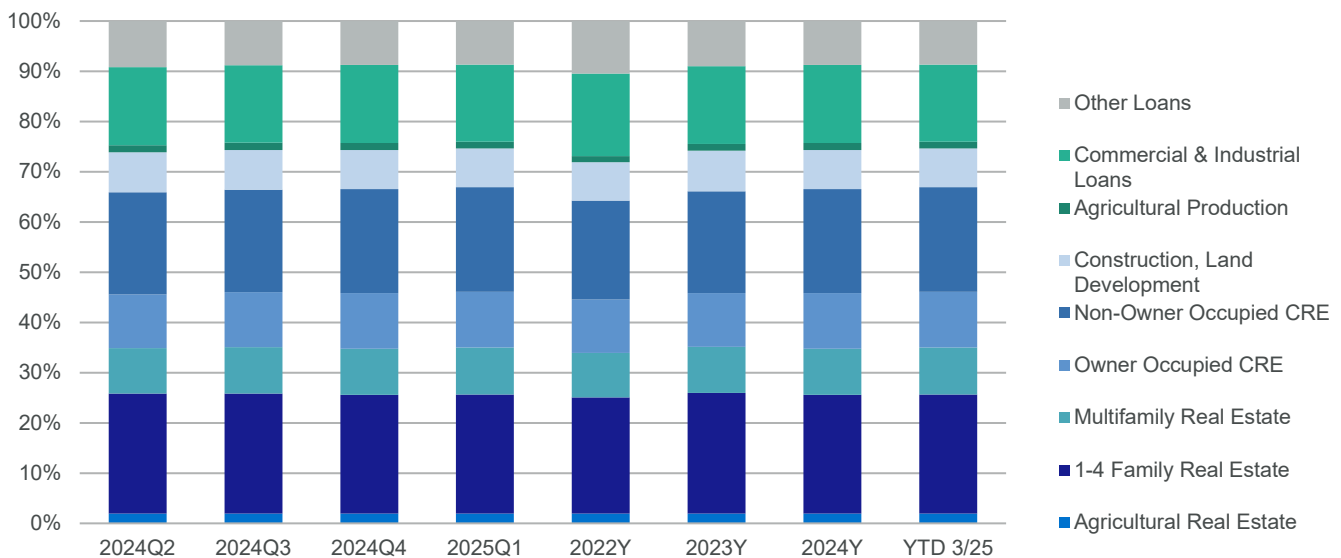


Total Assets \$2 Billion–\$10 Billion

Loan Portfolio Mix (\$Billions)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	\$24.5	\$24.9	\$25.3	\$25.1	\$22.5	\$24.1	\$25.3	\$25.1
1-4 Family Real Estate	\$297.8	\$301.4	\$304.6	\$305.7	\$266.2	\$293.8	\$304.6	\$305.7
Multifamily Real Estate	\$112.5	\$116.1	\$118.3	\$120.7	\$101.9	\$113.0	\$118.3	\$120.7
Owner Occupied CRE	\$133.9	\$138.4	\$143.4	\$143.1	\$122.5	\$130.9	\$143.4	\$143.1
Non-Owner Occupied CRE	\$253.5	\$257.1	\$266.4	\$268.5	\$226.0	\$247.9	\$266.4	\$268.5
Construction, Land Development	\$98.9	\$99.7	\$100.6	\$98.9	\$87.8	\$99.3	\$100.6	\$98.9
Total Real Estate Loans	\$921.2	\$937.7	\$958.6	\$962.0	\$826.9	\$908.9	\$958.6	\$962.0
Agricultural Production	\$17.5	\$18.1	\$17.9	\$17.4	\$14.0	\$16.4	\$17.9	\$17.4
Commercial & Industrial Loans	\$194.2	\$195.1	\$200.7	\$198.1	\$189.3	\$190.0	\$200.7	\$198.1
Other Loans	\$114.1	\$110.7	\$112.7	\$111.9	\$120.3	\$110.1	\$112.7	\$111.9
Total Loans	\$1,247.1	\$1,261.5	\$1,289.9	\$1,289.3	\$1,150.6	\$1,225.3	\$1,289.9	\$1,289.3

Loan Portfolio Mix (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	2.0%	2.0%	2.0%	1.9%	2.0%	2.0%	2.0%	1.9%
1-4 Family Real Estate	23.9%	23.9%	23.6%	23.7%	23.1%	24.0%	23.6%	23.7%
Multifamily Real Estate	9.0%	9.2%	9.2%	9.4%	8.9%	9.2%	9.2%	9.4%
Owner Occupied CRE	10.7%	11.0%	11.1%	11.1%	10.6%	10.7%	11.1%	11.1%
Non-Owner Occupied CRE	20.3%	20.4%	20.7%	20.8%	19.6%	20.2%	20.7%	20.8%
Construction, Land Development	7.9%	7.9%	7.8%	7.7%	7.6%	8.1%	7.8%	7.7%
Total Real Estate Loans	73.9%	74.3%	74.3%	74.6%	71.9%	74.2%	74.3%	74.6%
Agricultural Production	1.4%	1.4%	1.4%	1.3%	1.2%	1.3%	1.4%	1.3%
Commercial & Industrial Loans	15.6%	15.5%	15.6%	15.4%	16.5%	15.5%	15.6%	15.4%
Other Loans	9.2%	8.8%	8.7%	8.7%	10.5%	9.0%	8.7%	8.7%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)



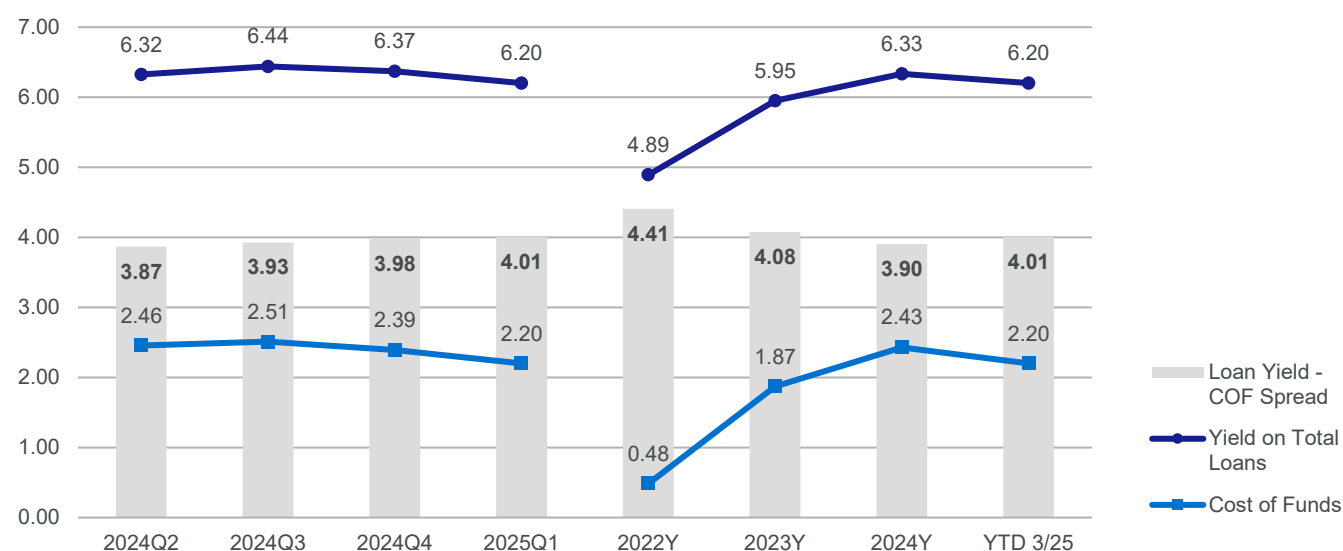


Total Assets \$2 Billion–\$10 Billion

Annualized Loan Growth	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	0.3%	5.5%	7.4%	-3.3%	13.8%	7.0%	5.0%	-3.3%
1-4 Family Real Estate	4.1%	4.9%	4.3%	1.4%	16.9%	10.4%	3.7%	1.4%
Multifamily Real Estate	7.6%	12.8%	7.4%	8.0%	22.5%	10.8%	4.7%	8.0%
Owner Occupied CRE	1.5%	13.2%	14.5%	-0.7%	10.4%	6.9%	9.6%	-0.7%
Non-Owner Occupied CRE	3.3%	5.8%	14.4%	3.1%	13.2%	9.7%	7.5%	3.1%
Construction, Land Development	-5.7%	<u>3.3%</u>	<u>3.4%</u>	<u>-6.8%</u>	<u>22.4%</u>	<u>13.0%</u>	<u>1.3%</u>	<u>-6.8%</u>
Total Real Estate Loans	2.8%	7.1%	8.9%	1.4%	16.0%	9.9%	5.5%	1.4%
Agricultural Production	31.6%	11.9%	-4.2%	-11.4%	4.9%	16.7%	9.2%	-11.4%
Commercial & Industrial Loans	5.4%	1.8%	11.6%	-5.3%	5.0%	0.3%	5.7%	-5.3%
Other Loans	7.6%	<u>-12.0%</u>	<u>7.0%</u>	<u>-2.5%</u>	<u>19.2%</u>	<u>-8.5%</u>	<u>2.3%</u>	<u>-2.5%</u>
Total Loans	4.0%	4.6%	9.0%	-0.2%	14.2%	6.5%	5.3%	-0.2%

Loan Yields / Funding Costs (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Yield on 1-4 Family RE	5.23	5.44	5.45	5.35	4.11	4.84	5.32	5.35
Yield on CRE	5.98	6.10	6.07	5.90	4.60	5.59	6.01	5.90
Yield on C&I	<u>7.74</u>	<u>7.82</u>	<u>7.64</u>	<u>7.28</u>	<u>5.52</u>	<u>7.29</u>	<u>7.70</u>	<u>7.28</u>
Yield on Total Loans	6.32	6.44	6.37	6.20	4.89	5.95	6.33	6.20
Cost of Int Bearing Trans Accts	2.47	2.53	2.42	2.12	0.61	2.04	2.45	2.12
Cost of Other Time Dep	4.39	4.46	4.37	3.99	1.02	3.44	4.35	3.99
Cost of CD > \$250K	4.57	4.62	4.42	4.16	1.14	3.62	4.51	4.16
Cost of Int Bearing Deposits	<u>2.99</u>	<u>3.06</u>	<u>2.94</u>	<u>2.70</u>	<u>0.56</u>	<u>2.25</u>	<u>2.96</u>	<u>2.70</u>
Cost of Funds	2.46	2.51	2.39	2.20	0.48	1.87	2.43	2.20
Loan Yield - COF Spread	3.87	3.93	3.98	4.01	4.41	4.08	3.90	4.01

Loan Yield & Cost of Funds (%)

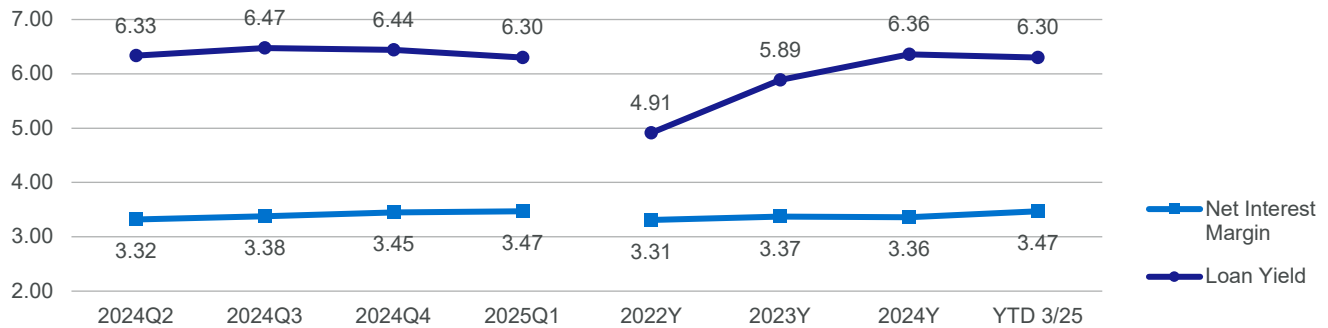




Total Assets < \$10 Billion

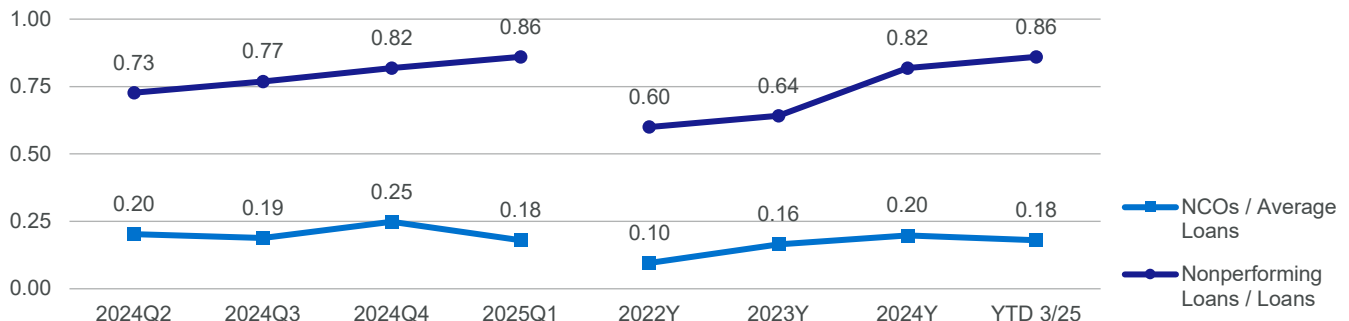
Balance Sheet Highlights	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Loan Growth (Annualized)	5.8	1.3	5.5	-1.1	9.7	4.6	3.8	-1.1
Deposit Growth (Annualized)	1.6	3.5	5.9	4.0	-0.2	-0.7	3.9	4.0
Loans / Assets	67.8	67.7	68.3	67.8	63.5	66.7	68.3	67.8
Loans / Deposits	80.1	80.2	79.8	79.0	73.3	78.8	79.8	79.0
Margin / Yields / Rates	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Net Interest Margin	3.32	3.38	3.45	3.47	3.31	3.37	3.36	3.47
Loan Yield / Cost of Funds Spread	4.00	4.07	4.14	4.16	4.46	4.17	4.04	4.16
Loan Yield	6.33	6.47	6.44	6.30	4.91	5.89	6.36	6.30
Cost of Funds	2.33	2.40	2.30	2.14	0.45	1.72	2.32	2.14

NIM & Loan Yield (%)



Asset Quality Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
30-89 PD Loans / Loans	0.45	0.46	0.51	0.58	0.37	0.44	0.51	0.58
90+ PD Loans / Loans	0.11	0.11	0.11	0.11	0.19	0.12	0.11	0.11
Nonaccrual Loans / Loans	0.56	0.59	0.61	0.65	0.40	0.49	0.61	0.65
Noncurrent Loans / Loans	0.67	0.70	0.72	0.76	0.58	0.61	0.72	0.76
Modified Loans / Loans	0.17	0.18	0.20	0.21	0.20	0.16	0.20	0.21
Nonperforming Loans / Loans	0.73	0.77	0.82	0.86	0.60	0.64	0.82	0.86
Nonperforming Assets / Assets	0.55	0.57	0.62	0.64	0.43	0.47	0.62	0.64
ACL (ALLL) / Loans	1.26	1.25	1.25	1.26	1.26	1.27	1.25	1.26
Provision Expense / Avg Assets	0.17	0.17	0.20	0.17	0.12	0.16	0.17	0.17
NCOs / Average Loans	0.20	0.19	0.25	0.18	0.10	0.16	0.20	0.18
# Companies Reporting NCOs	1,909	2,081	2,289	1,936	2,140	2,425	2,618	1,936

NPLs / Loans & NCOs / Avg Lns (%)

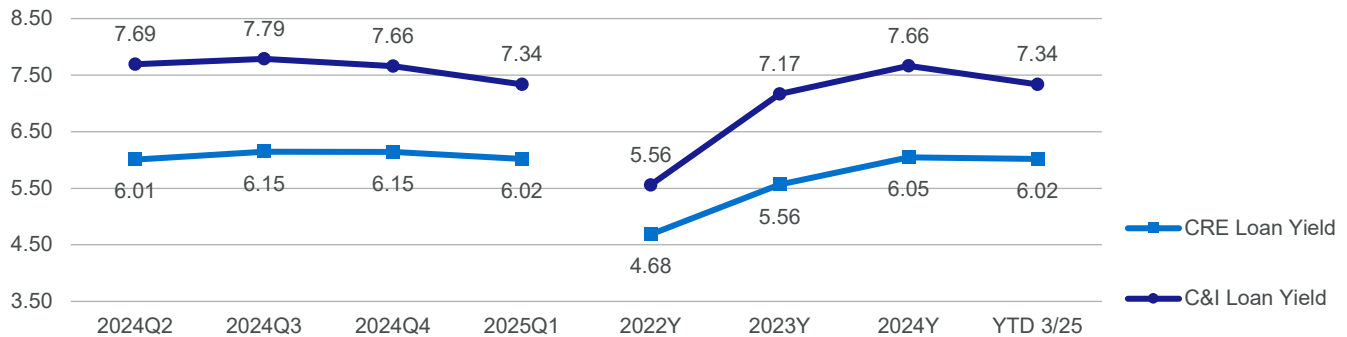




Total Assets < \$10 Billion

Profitability Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
ROAA	0.89	0.92	0.91	0.95	0.97	0.91	0.88	0.95
ROAE	9.59	9.61	9.48	9.89	11.03	10.41	9.34	9.89
Efficiency Ratio (FTE)	67.2	66.6	67.2	65.5	64.6	66.1	67.5	65.5
Capital Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Total Equity / Total Assets	9.55	9.96	9.66	9.86	8.89	9.46	9.66	9.86
Leverage Ratio	10.67	10.72	10.65	10.75	10.30	10.58	10.65	10.75
Total RB Capital Ratio	15.35	15.48	15.47	15.53	15.34	15.27	15.47	15.53
C&D / CRE Guidance Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
C&D Loans / Tier 1 Capital + ACL	47.6	47.3	47.0	46.0	47.4	48.9	47.0	46.0
# Companies > 100%	319	294	296	276	375	351	296	276
CRE Guidance Loans / Tier 1 Capital + ACL	203.2	204.0	205.7	204.5	199.5	204.9	205.7	204.5
# Companies > 300%	421	414	412	416	428	424	412	416
3-Year Growth (CRE Guid. Loans)	47.7	45.4	41.6	38.5	50.6	50.8	41.6	38.5
# Companies > 50%	1,732	1,637	1,537	1,420	1,856	1,851	1,537	1,420
Total # of Companies	4,346	4,321	4,291	4,267	4,506	4,390	4,291	4,267
CRE & C&I Loan Metrics	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
CRE Loan Yield	6.01	6.15	6.15	6.02	4.68	5.56	6.05	6.02
CRE Loan Growth (Annualized)	4.7	3.5	7.9	0.8	8.1	4.8	5.3	0.8
C&I Loan Yield	7.69	7.79	7.66	7.34	5.56	7.17	7.66	7.34
C&I Loan Growth (Annualized)	6.6	-3.9	7.3	-2.6	0.9	0.1	3.6	-2.6

CRE & C&I Loan Yields (%)



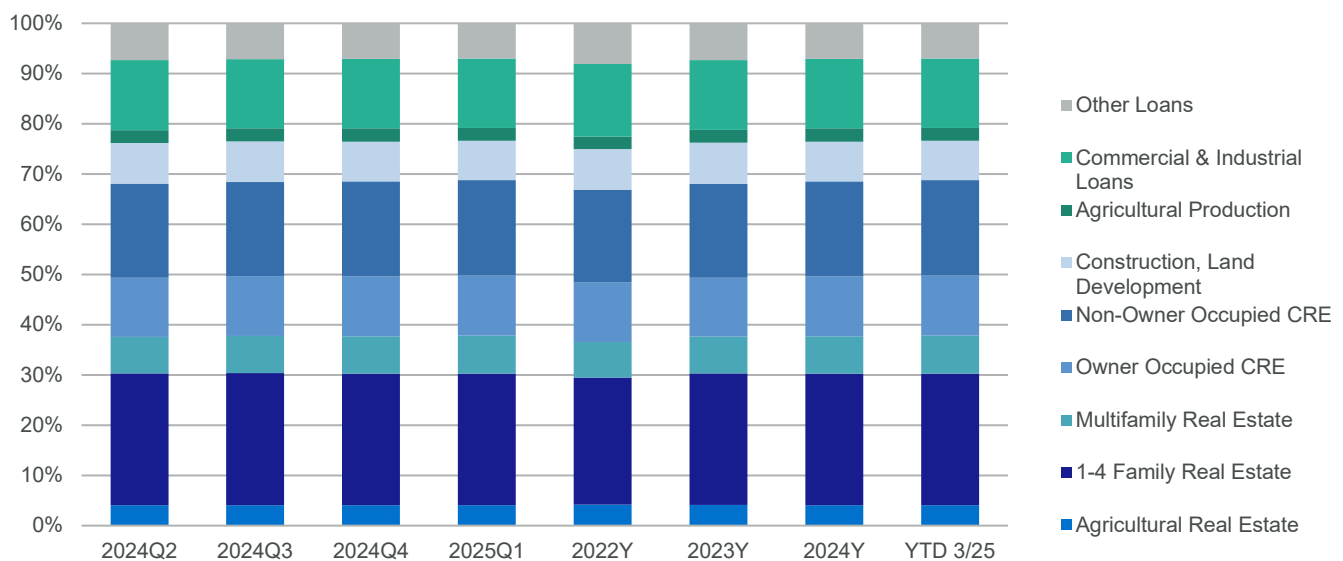


Total Assets < \$10 Billion

Loan Portfolio Mix (\$Billions)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	\$97.4	\$98.1	\$98.8	\$98.9	\$93.8	\$96.5	\$98.8	\$98.9
1-4 Family Real Estate	\$630.6	\$634.0	\$640.9	\$639.0	\$571.1	\$617.4	\$640.9	\$639.0
Multifamily Real Estate	\$175.7	\$179.3	\$182.1	\$184.6	\$159.2	\$172.4	\$182.1	\$184.6
Owner Occupied CRE	\$283.8	\$286.9	\$292.0	\$291.6	\$266.5	\$276.8	\$292.0	\$291.6
Non-Owner Occupied CRE	\$449.1	\$452.3	\$461.7	\$463.7	\$416.7	\$439.0	\$461.7	\$463.7
Construction, Land Development	\$194.4	\$193.9	\$194.2	\$191.7	\$182.2	\$194.6	\$194.2	\$191.7
Total Real Estate Loans	\$1,831.0	\$1,844.5	\$1,869.8	\$1,869.5	\$1,689.4	\$1,796.7	\$1,869.8	\$1,869.5
Agricultural Production	\$61.7	\$63.1	\$64.2	\$62.1	\$54.8	\$59.6	\$64.2	\$62.1
Commercial & Industrial Loans	\$335.8	\$332.8	\$339.0	\$336.8	\$326.8	\$327.1	\$339.0	\$336.8
Other Loans	\$176.1	\$171.9	\$172.7	\$170.9	\$181.9	\$172.5	\$172.7	\$170.9
Total Loans	\$2,404.5	\$2,412.3	\$2,445.7	\$2,439.2	\$2,252.9	\$2,355.9	\$2,445.7	\$2,439.2

Loan Portfolio Mix (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	4.0%	4.1%	4.0%	4.1%	4.2%	4.1%	4.0%	4.1%
1-4 Family Real Estate	26.2%	26.3%	26.2%	26.2%	25.3%	26.2%	26.2%	26.2%
Multifamily Real Estate	7.3%	7.4%	7.4%	7.6%	7.1%	7.3%	7.4%	7.6%
Owner Occupied CRE	11.8%	11.9%	11.9%	12.0%	11.8%	11.7%	11.9%	12.0%
Non-Owner Occupied CRE	18.7%	18.8%	18.9%	19.0%	18.5%	18.6%	18.9%	19.0%
Construction, Land Development	8.1%	8.0%	7.9%	7.9%	8.1%	8.3%	7.9%	7.9%
Total Real Estate Loans	76.1%	76.5%	76.5%	76.6%	75.0%	76.3%	76.5%	76.6%
Agricultural Production	2.6%	2.6%	2.6%	2.5%	2.4%	2.5%	2.6%	2.5%
Commercial & Industrial Loans	14.0%	13.8%	13.9%	13.8%	14.5%	13.9%	13.9%	13.8%
Other Loans	7.3%	7.1%	7.1%	7.0%	8.1%	7.3%	7.1%	7.0%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)

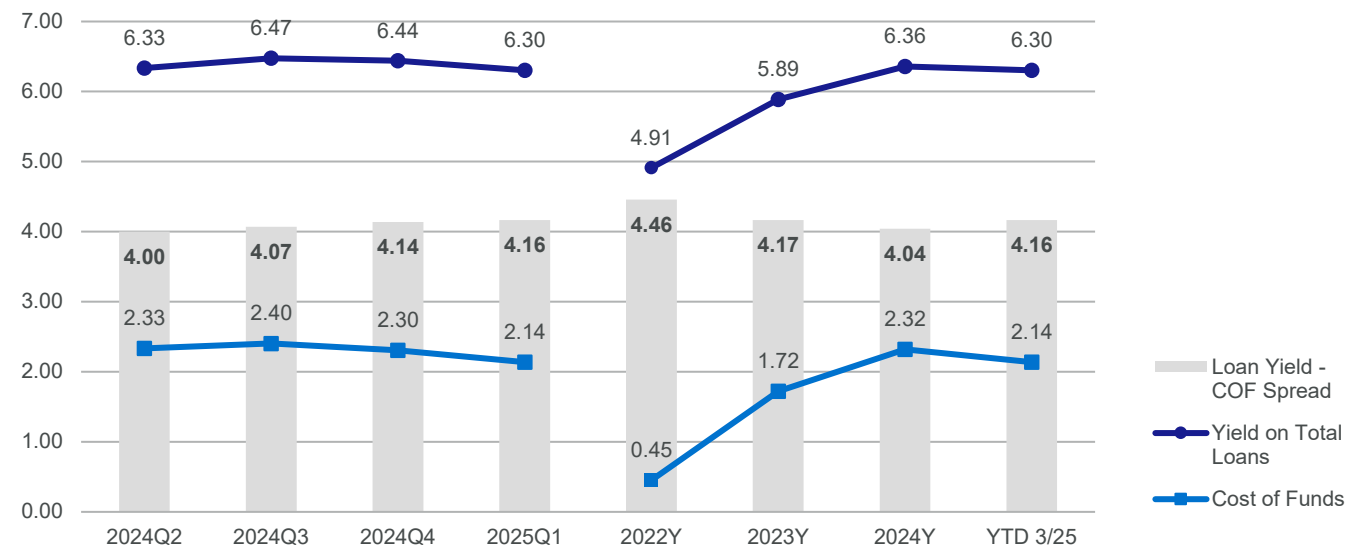




Total Assets < \$10 Billion

Annualized Loan Growth	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	3.0%	2.9%	3.0%	0.1%	7.5%	2.9%	2.4%	0.1%
1-4 Family Real Estate	6.8%	2.2%	4.4%	-1.2%	12.9%	8.1%	3.8%	-1.2%
Multifamily Real Estate	9.4%	8.1%	6.3%	5.5%	16.8%	8.3%	5.6%	5.5%
Owner Occupied CRE	4.6%	4.4%	7.2%	-0.6%	5.8%	3.9%	5.5%	-0.6%
Non-Owner Occupied CRE	4.8%	2.9%	8.3%	1.7%	9.6%	5.4%	5.2%	1.7%
Construction, Land Development	-1.1%	-1.1%	0.7%	-5.2%	17.7%	6.8%	-0.2%	-5.2%
Total Real Estate Loans	5.2%	3.0%	5.5%	-0.1%	11.4%	6.3%	4.1%	-0.1%
Agricultural Production	26.0%	9.4%	6.5%	-12.8%	2.9%	8.9%	7.6%	-12.8%
Commercial & Industrial Loans	6.4%	-3.6%	7.4%	-2.6%	0.9%	0.1%	3.6%	-2.6%
Other Loans	4.6%	-9.5%	2.0%	-4.3%	13.7%	-5.2%	0.1%	-4.3%
Total Loans	5.8%	1.3%	5.5%	-1.1%	9.7%	4.6%	3.8%	-1.1%
Loan Yields / Funding Costs (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Yield on 1-4 Family RE	5.50	5.69	5.69	5.61	4.36	5.07	5.56	5.61
Yield on CRE	6.01	6.15	6.15	6.02	4.68	5.56	6.05	6.02
Yield on C&I	7.69	7.79	7.66	7.34	5.56	7.17	7.66	7.34
Yield on Total Loans	6.33	6.47	6.44	6.30	4.91	5.89	6.36	6.30
Cost of Int Bearing Trans Accts	1.98	2.03	1.94	1.76	0.46	1.57	1.97	1.76
Cost of Other Time Dep	4.28	4.39	4.33	3.99	0.98	3.23	4.27	3.99
Cost of CD > \$250K	4.47	4.54	4.36	4.15	1.11	3.51	4.44	4.15
Cost of Int Bearing Deposits	2.83	2.93	2.82	2.62	0.54	2.07	2.82	2.62
Cost of Funds	2.33	2.40	2.30	2.14	0.45	1.72	2.32	2.14
Loan Yield - COF Spread	4.00	4.07	4.14	4.16	4.46	4.17	4.04	4.16

Loan Yield & Cost of Funds (%)

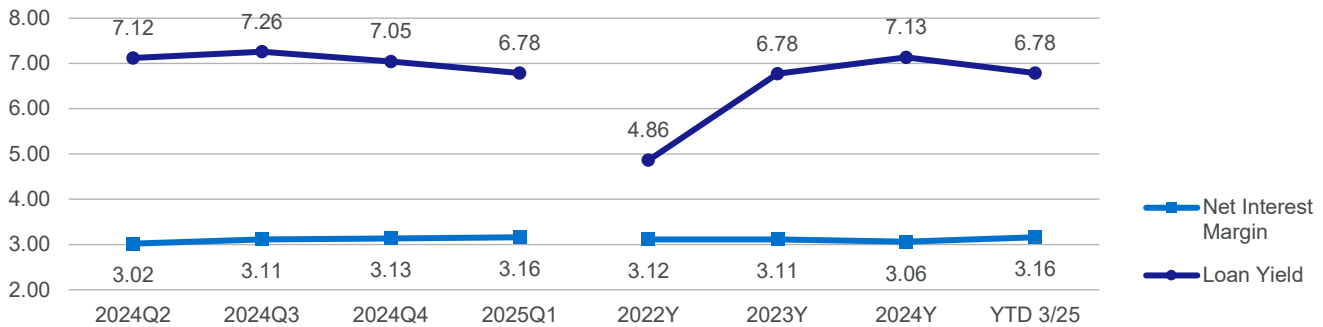




Total Assets > \$10 Billion

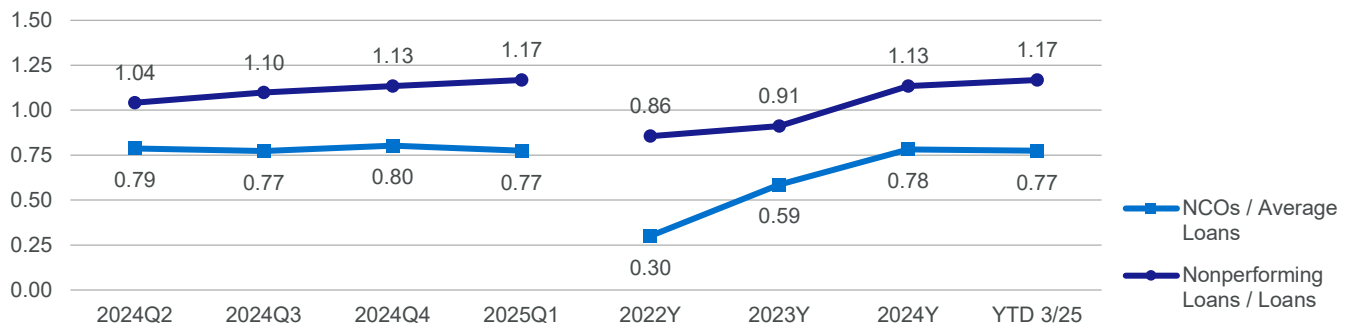
Balance Sheet Highlights	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Loan Growth (Annualized)	3.6	2.6	2.7	2.6	8.4	1.3	1.8	2.6
Deposit Growth (Annualized)	-5.1	5.8	2.3	5.6	-3.0	-2.2	1.8	5.6
Loans / Assets	68.0	67.7	67.8	67.9	66.6	67.3	67.8	67.9
Loans / Deposits	83.4	82.8	82.1	82.6	81.0	82.6	82.1	82.6
Margin / Yields / Rates	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Net Interest Margin	3.02	3.11	3.13	3.16	3.12	3.11	3.06	3.16
Loan Yield / Cost of Funds Spread	4.46	4.53	4.55	4.50	4.34	4.65	4.52	4.50
Loan Yield	7.12	7.26	7.05	6.78	4.86	6.78	7.13	6.78
Cost of Funds	2.66	2.72	2.50	2.29	0.52	2.12	2.62	2.29

NIM & Loan Yield (%)



Asset Quality Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
30-89 PD Loans / Loans	0.60	0.61	0.64	0.60	0.59	0.64	0.64	0.60
90+ PD Loans / Loans	0.31	0.34	0.36	0.35	0.31	0.33	0.36	0.35
Nonaccrual Loans / Loans	0.65	0.68	0.69	0.69	0.46	0.59	0.69	0.69
Noncurrent Loans / Loans	0.96	1.02	1.05	1.04	0.77	0.92	1.05	1.04
Modified Loans / Loans	0.39	0.42	0.44	0.48	0.40	0.32	0.44	0.48
Nonperforming Loans / Loans	1.04	1.10	1.13	1.17	0.86	0.91	1.13	1.17
Nonperforming Assets / Assets	0.53	0.55	0.58	0.59	0.43	0.47	0.58	0.59
ACL (ALLL) / Loans	1.87	1.87	1.86	1.85	1.66	1.85	1.86	1.85
Provision Expense / Avg Assets	0.42	0.41	0.39	0.39	0.22	0.39	0.40	0.39
NCOs / Average Loans	0.79	0.77	0.80	0.77	0.30	0.59	0.78	0.77
# Companies Reporting NCOs	134	134	137	132	118	137	142	132

NPLs / Loans & NCOs / Avg Lns (%)

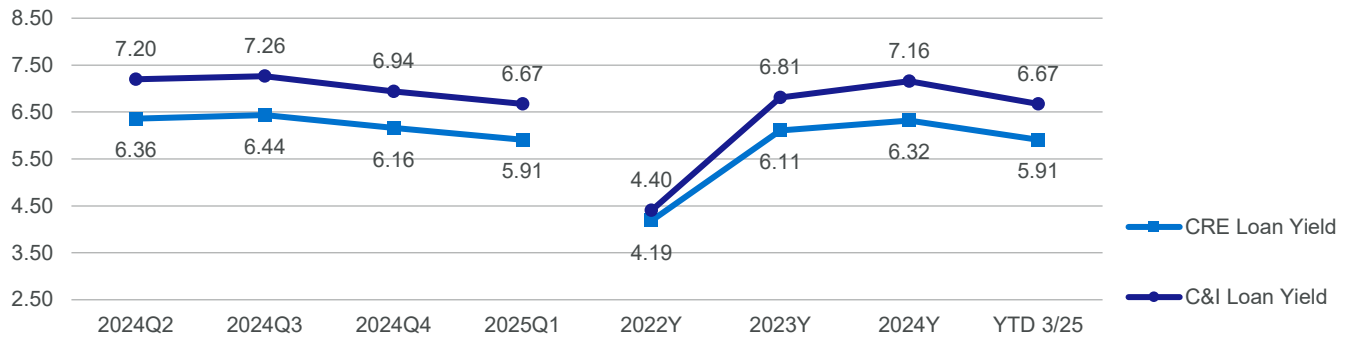




Total Assets > \$10 Billion

Profitability Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
ROAA	1.00	1.01	1.04	1.03	1.14	0.96	0.98	1.03
ROAE	9.59	9.82	9.40	9.54	11.25	9.74	9.31	9.54
Efficiency Ratio (FTE)	56.8	57.1	57.8	57.3	54.2	57.2	57.8	57.3
Capital Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Total Equity / Total Assets	10.55	10.92	10.91	10.99	9.84	10.27	10.91	10.99
Leverage Ratio	9.74	9.84	9.91	9.91	9.45	9.59	9.91	9.91
Total RB Capital Ratio	14.31	14.47	14.60	14.43	13.46	13.85	14.60	14.43
C&D / CRE Guidance Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
C&D Loans / Tier 1 Capital + ALLL	15.2	14.8	14.4	14.1	15.0	15.9	14.4	14.1
# Companies > 100%	5	4	3	3	9	7	3	3
CRE Guidance Loans / Tier 1 Capital + ALLL	84.8	83.2	82.1	82.0	87.4	86.9	82.1	82.0
# Companies > 300%	25	25	22	21	27	28	22	21
3-Year Growth (CRE Guid. Loans)	29.9	27.9	21.4	18.6	30.7	34.1	21.4	18.6
# Companies > 50%	40	42	34	28	57	43	34	28
Total # of Companies	149	152	152	151	152	152	152	151
CRE & C&I Loan Metrics	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
CRE Loan Yield	6.36	6.44	6.16	5.91	4.19	6.11	6.32	5.91
CRE Loan Growth (Annualized)	-1.0	0.2	-4.9	1.8	7.7	0.5	-1.2	1.8
C&I Loan Yield	7.20	7.26	6.94	6.67	4.40	6.81	7.16	6.67
C&I Loan Growth (Annualized)	1.3	0.6	-23.8	3.8	11.1	-2.5	-5.3	3.8

CRE & C&I Loan Yields (%)



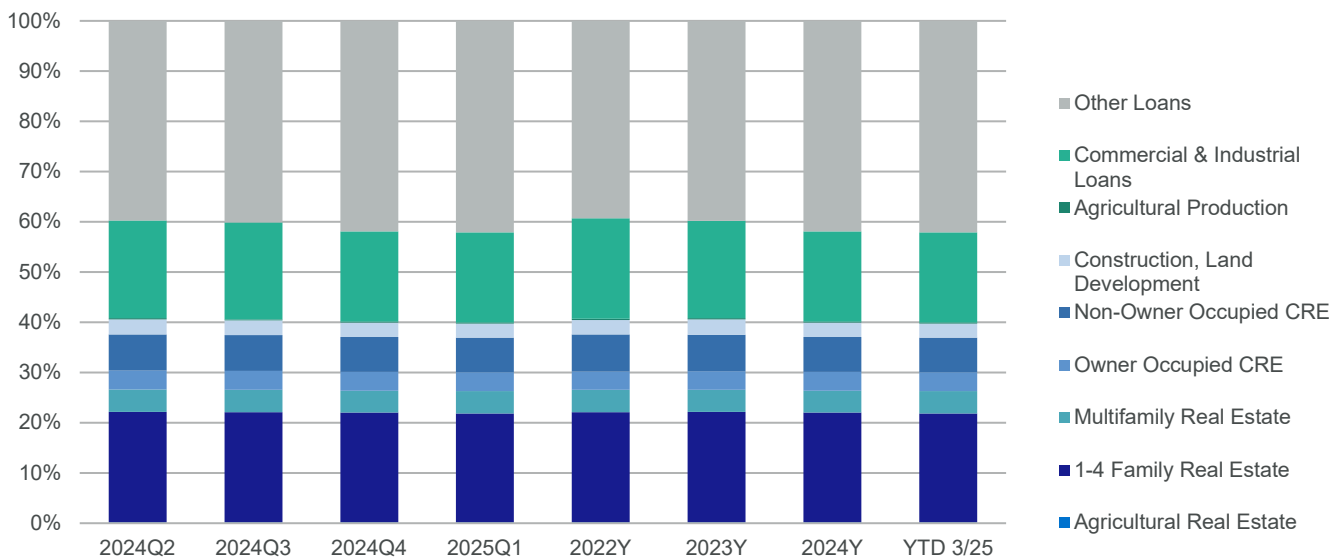


Total Assets > \$10 Billion

Loan Portfolio Mix (\$Billions)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	\$20.1	\$19.8	\$19.7	\$19.4	\$20.0	\$20.1	\$19.7	\$19.4
1-4 Family Real Estate	\$2,191.1	\$2,199.7	\$2,204.4	\$2,205.2	\$2,145.3	\$2,181.2	\$2,204.4	\$2,205.2
Multifamily Real Estate	\$445.9	\$447.0	\$443.4	\$450.8	\$436.3	\$435.7	\$443.4	\$450.8
Owner Occupied CRE	\$373.1	\$375.8	\$375.7	\$379.7	\$359.0	\$365.6	\$375.7	\$379.7
Non-Owner Occupied CRE	\$716.6	\$714.5	\$701.4	\$702.2	\$726.0	\$725.0	\$701.4	\$702.2
Construction, Land Development	\$299.7	\$295.1	\$288.1	\$284.6	\$282.1	\$304.1	\$288.1	\$284.6
Total Real Estate Loans	\$4,046.6	\$4,052.0	\$4,032.6	\$4,041.9	\$3,968.8	\$4,031.7	\$4,032.6	\$4,041.9
Agricultural Production	\$21.6	\$21.3	\$22.0	\$21.1	\$21.3	\$22.3	\$22.0	\$21.1
Commercial & Industrial Loans	\$1,939.8	\$1,934.9	\$1,815.0	\$1,826.1	\$1,964.1	\$1,926.0	\$1,815.0	\$1,826.1
Other Loans	\$3,963.0	\$4,028.3	\$4,235.2	\$4,280.4	\$3,851.0	\$3,949.5	\$4,235.2	\$4,280.4
Total Loans	\$9,970.9	\$10,036.5	\$10,104.8	\$10,169.6	\$9,805.2	\$9,929.5	\$10,104.8	\$10,169.6

Loan Portfolio Mix (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
1-4 Family Real Estate	22.0%	21.9%	21.8%	21.7%	21.9%	22.0%	21.8%	21.7%
Multifamily Real Estate	4.5%	4.5%	4.4%	4.4%	4.5%	4.4%	4.4%	4.4%
Owner Occupied CRE	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
Non-Owner Occupied CRE	7.2%	7.1%	6.9%	6.9%	7.4%	7.3%	6.9%	6.9%
Construction, Land Development	3.0%	2.9%	2.9%	2.8%	2.9%	3.1%	2.9%	2.8%
Total Real Estate Loans	40.6%	40.4%	39.9%	39.7%	40.5%	40.6%	39.9%	39.7%
Agricultural Production	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Commercial & Industrial Loans	19.5%	19.3%	18.0%	18.0%	20.0%	19.4%	18.0%	18.0%
Other Loans	39.7%	40.1%	41.9%	42.1%	39.3%	39.8%	41.9%	42.1%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)



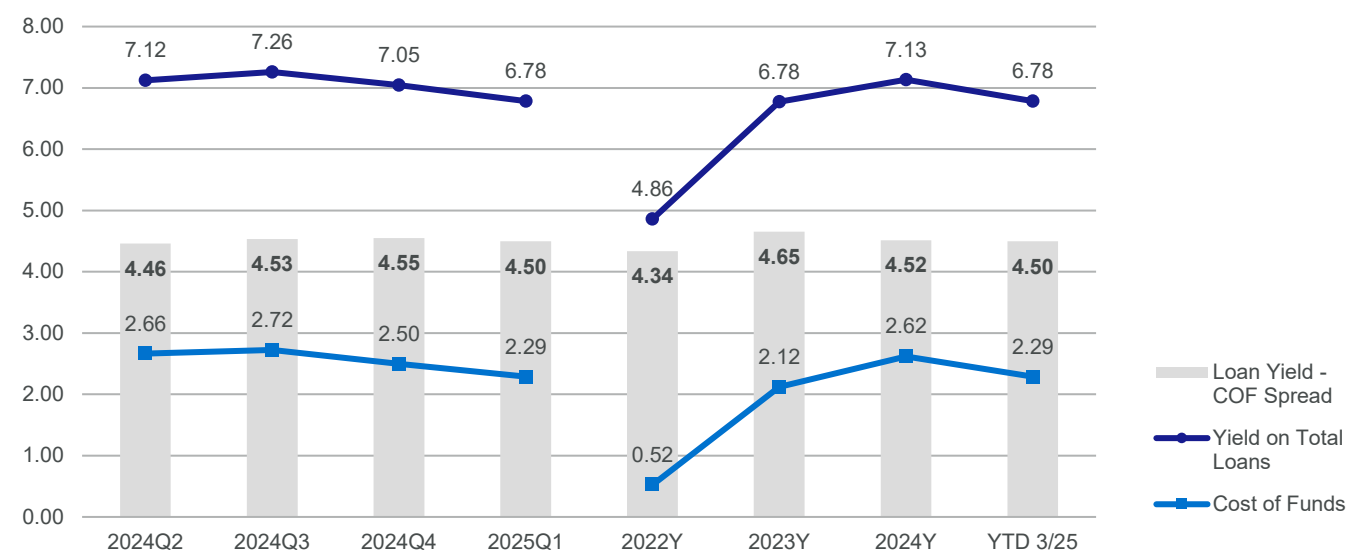


Total Assets > \$10 Billion

Annualized Loan Growth	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	2.0%	-6.0%	-1.7%	-6.4%	5.6%	0.8%	-2.0%	-6.4%
1-4 Family Real Estate	2.3%	1.6%	0.8%	0.2%	7.9%	1.7%	1.1%	0.2%
Multifamily Real Estate	0.6%	1.0%	-3.3%	6.7%	16.6%	-0.2%	1.8%	6.7%
Owner Occupied CRE	4.1%	2.9%	-0.2%	4.3%	5.7%	1.8%	2.8%	4.3%
Non-Owner Occupied CRE	-3.7%	-1.2%	-7.4%	0.5%	8.6%	-0.1%	-3.3%	0.5%
Construction, Land Development	-3.0%	-6.2%	-9.4%	-4.9%	14.9%	7.8%	-5.2%	-4.9%
Total Real Estate Loans	0.8%	0.5%	-1.9%	0.9%	9.2%	1.6%	0.0%	0.9%
Agricultural Production	6.6%	-5.0%	11.8%	-14.9%	5.6%	4.6%	-1.5%	-14.9%
Commercial & Industrial Loans	1.5%	-1.0%	-24.8%	2.4%	12.1%	-1.9%	-5.8%	2.4%
Other Loans	7.6%	6.6%	20.5%	4.3%	5.9%	2.6%	7.2%	4.3%
Total Loans	3.6%	2.6%	2.7%	2.6%	8.4%	1.3%	1.8%	2.6%

Loan Yields / Funding Costs (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Yield on 1-4 Family RE	4.36	4.41	4.38	4.36	3.32	4.10	4.36	4.36
Yield on CRE	6.36	6.44	6.16	5.91	4.19	6.11	6.32	5.91
Yield on C&I	7.20	7.26	6.94	6.67	4.40	6.81	7.16	6.67
Yield on Total Loans	7.12	7.26	7.05	6.78	4.86	6.78	7.13	6.78
Cost of Int Bearing Trans Accts	3.36	3.48	3.10	2.82	0.87	3.01	3.31	2.82
Cost of Other Time Dep	4.35	4.65	4.40	4.01	1.34	3.87	4.45	4.01
Cost of CD > \$250K	5.29	4.80	4.63	4.30	1.70	4.49	4.93	4.30
Cost of Int Bearing Deposits	2.85	2.92	2.66	2.44	0.55	2.26	2.81	2.44
Cost of Funds	2.66	2.72	2.50	2.29	0.52	2.12	2.62	2.29
Loan Yield - COF Spread	4.46	4.53	4.55	4.50	4.34	4.65	4.52	4.50

Loan Yield & Cost of Funds (%)

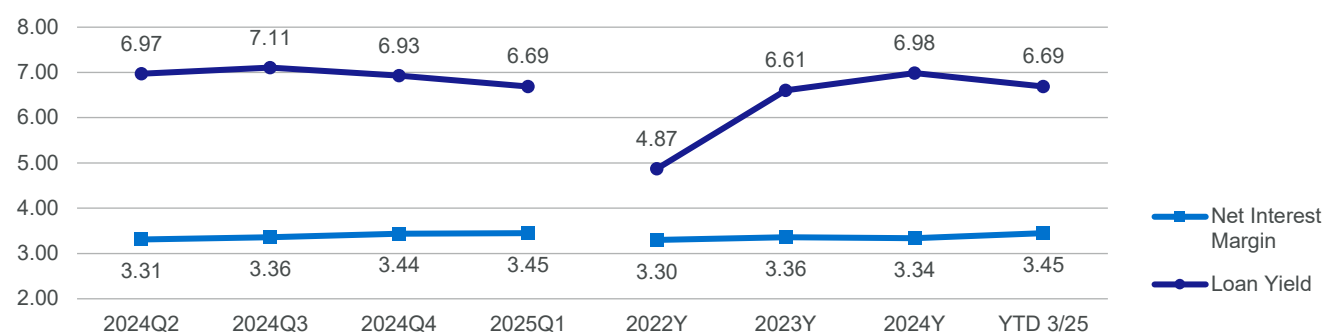




Total Assets, All Institutions

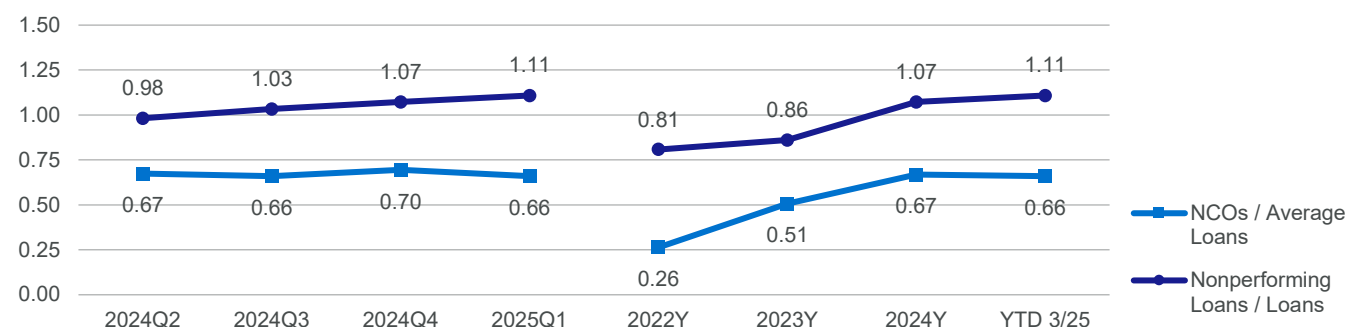
Balance Sheet Highlights	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Loan Growth (Annualized)	4.0	2.4	3.3	1.9	8.7	1.9	2.2	1.9
Deposit Growth (Annualized)	-4.1	5.5	2.9	5.3	-2.6	-2.0	2.1	5.3
Loans / Assets	67.8	67.7	68.2	67.8	63.6	66.7	68.2	67.8
Loans / Deposits	80.3	80.3	79.9	79.2	73.6	78.9	79.9	79.2
Margin / Yields / Rates	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Net Interest Margin	3.31	3.36	3.44	3.45	3.30	3.36	3.34	3.45
Loan Yield / Cost of Funds Spread	4.35	4.43	4.46	4.42	4.36	4.54	4.41	4.42
Loan Yield	6.97	7.11	6.93	6.69	4.87	6.61	6.98	6.69
Cost of Funds	2.62	2.68	2.47	2.27	0.51	2.07	2.58	2.27

NIM & Loan Yield (%)



Asset Quality Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
30-89 PD Loans / Loans	0.57	0.58	0.61	0.60	0.55	0.60	0.61	0.60
90+ PD Loans / Loans	0.27	0.29	0.31	0.30	0.29	0.29	0.31	0.30
Nonaccrual Loans / Loans	0.63	0.66	0.68	0.68	0.45	0.57	0.68	0.68
Noncurrent Loans / Loans	0.91	0.96	0.99	0.99	0.73	0.86	0.99	0.99
Modified Loans / Loans	0.35	0.37	0.40	0.42	0.36	0.29	0.40	0.42
Nonperforming Loans / Loans	0.98	1.03	1.07	1.11	0.81	0.86	1.07	1.11
Nonperforming Assets / Assets	0.53	0.56	0.59	0.60	0.43	0.47	0.59	0.60
ACL (ALLL) / Loans	1.75	1.75	1.74	1.74	1.59	1.74	1.74	1.74
Provision Expense / Avg Assets	0.39	0.37	0.36	0.35	0.20	0.36	0.37	0.35
NCOs / Average Loans	0.67	0.66	0.70	0.66	0.26	0.51	0.67	0.66
# Companies Reporting NCOs	2,043	2,215	2,426	2,068	2,258	2,562	2,760	2,068

NPLs / Loans & NCOs / Avg Lns (%)

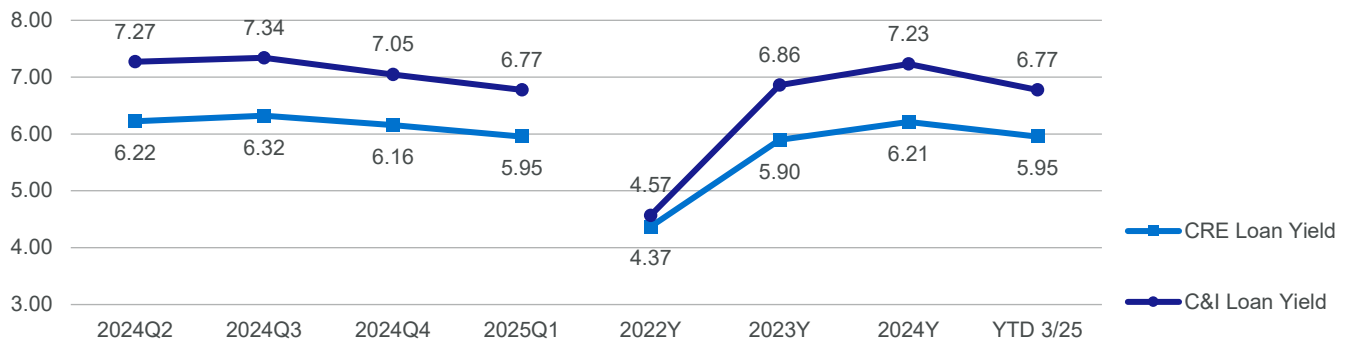




Total Assets, All Institutions

Profitability Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
ROAA	0.89	0.92	0.92	0.96	0.98	0.92	0.89	0.96
ROAE	9.59	9.61	9.48	9.85	11.04	10.39	9.34	9.85
Efficiency Ratio (FTE)	66.7	66.2	66.7	65.1	64.3	65.7	67.1	65.1
Capital Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Total Equity / Total Assets	9.60	9.97	9.70	9.89	8.94	9.48	9.70	9.89
Leverage Ratio	10.60	10.68	10.62	10.70	10.26	10.54	10.62	10.70
Total RB Capital Ratio	15.24	15.35	15.36	15.39	15.22	15.19	15.36	15.39
C&D / CRE Guidance Ratios	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
C&D Loans / Tier 1 Capital + ACL	20.8	20.3	20.0	19.6	20.5	21.6	20.0	19.6
# Companies > 100%	324	298	299	279	384	358	299	279
CRE Guidance Loans / Tier 1 Capital + ACL	105.1	103.8	103.3	103.0	106.5	107.2	103.3	103.0
# Companies > 300%	446	439	434	437	455	452	434	437
3-Year Growth (CRE Guid. Loans)	20.8	19.1	15.9	14.5	25.1	23.6	15.9	14.5
# Companies > 50%	1,772	1,679	1,571	1,448	1,913	1,894	1,571	1,448
Total # of Companies	4,495	4,473	4,443	4,418	4,658	4,542	4,443	4,418
CRE & C&I Loan Metrics	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
CRE Loan Yield	6.22	6.32	6.16	5.95	4.37	5.90	6.21	5.95
CRE Loan Growth (Annualized)	1.3	1.5	0.3	1.4	7.8	2.2	1.4	1.4
C&I Loan Yield	7.27	7.34	7.05	6.77	4.57	6.86	7.23	6.77
C&I Loan Growth (Annualized)	2.0	0.0	-19.6	2.9	9.6	-2.2	-4.1	2.9

CRE & C&I Loan Yields (%)



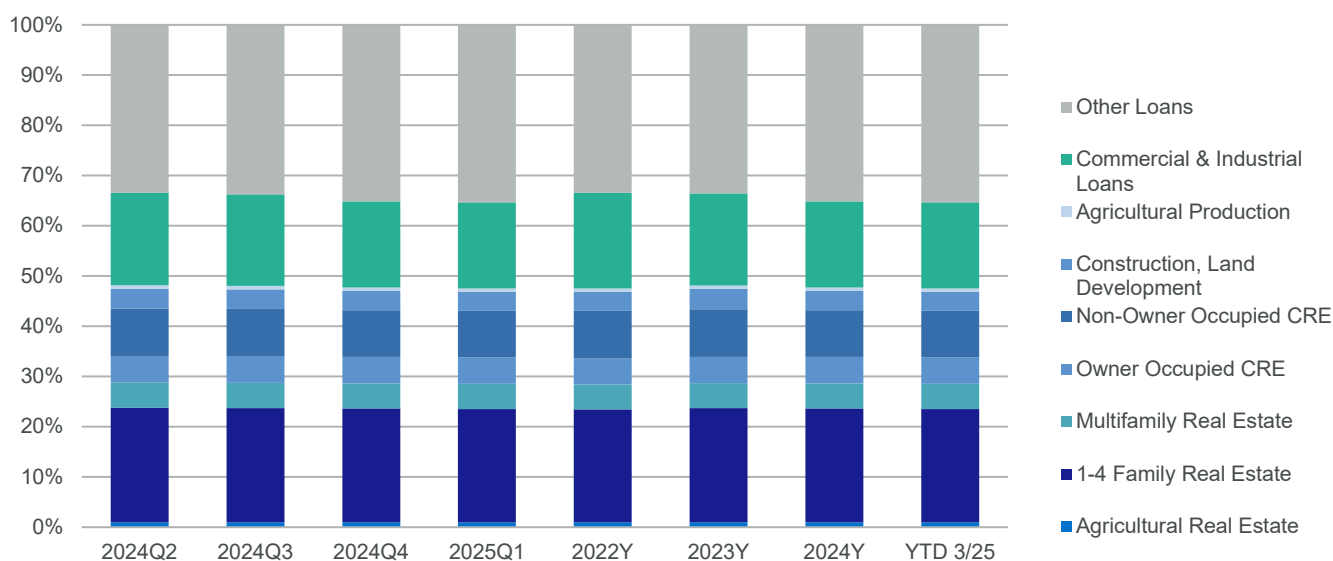


Total Assets, All Institutions

Loan Portfolio Mix (\$Billions)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	\$117.5	\$117.9	\$118.6	\$118.3	\$113.7	\$116.7	\$118.6	\$118.3
1-4 Family Real Estate	\$2,821.7	\$2,833.7	\$2,845.3	\$2,844.2	\$2,716.4	\$2,798.6	\$2,845.3	\$2,844.2
Multifamily Real Estate	\$621.6	\$626.3	\$625.4	\$635.4	\$595.6	\$608.1	\$625.4	\$635.4
Owner Occupied CRE	\$656.9	\$662.7	\$667.7	\$671.3	\$625.5	\$642.3	\$667.7	\$671.3
Non-Owner Occupied CRE	\$1,165.7	\$1,166.8	\$1,163.1	\$1,166.0	\$1,142.7	\$1,164.0	\$1,163.1	\$1,166.0
Construction, Land Development	\$494.1	\$489.0	\$482.4	\$476.3	\$464.3	\$498.6	\$482.4	\$476.3
Total Real Estate Loans	\$5,877.6	\$5,896.5	\$5,902.4	\$5,911.4	\$5,658.2	\$5,828.3	\$5,902.4	\$5,911.4
Agricultural Production	\$83.3	\$84.5	\$86.1	\$83.2	\$76.1	\$81.9	\$86.1	\$83.2
Commercial & Industrial Loans	\$2,275.5	\$2,267.7	\$2,154.0	\$2,162.8	\$2,290.9	\$2,253.1	\$2,154.0	\$2,162.8
Other Loans	\$4,139.0	\$4,200.2	\$4,408.0	\$4,451.3	\$4,032.9	\$4,122.0	\$4,408.0	\$4,451.3
Total Loans	\$12,375.4	\$12,448.8	\$12,550.5	\$12,608.8	\$12,058.1	\$12,285.4	\$12,550.5	\$12,608.8

Loan Portfolio Mix (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
1-4 Family Real Estate	22.8%	22.8%	22.7%	22.6%	22.5%	22.8%	22.7%	22.6%
Multifamily Real Estate	5.0%	5.0%	5.0%	5.0%	4.9%	4.9%	5.0%	5.0%
Owner Occupied CRE	5.3%	5.3%	5.3%	5.3%	5.2%	5.2%	5.3%	5.3%
Non-Owner Occupied CRE	9.4%	9.4%	9.3%	9.2%	9.5%	9.5%	9.3%	9.2%
Construction, Land Development	4.0%	3.9%	3.8%	3.8%	3.9%	4.1%	3.8%	3.8%
Total Real Estate Loans	47.5%	47.4%	47.0%	46.9%	46.9%	47.4%	47.0%	46.9%
Agricultural Production	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.7%
Commercial & Industrial Loans	18.4%	18.2%	17.2%	17.2%	19.0%	18.3%	17.2%	17.2%
Other Loans	33.4%	33.7%	35.1%	35.3%	33.4%	33.6%	35.1%	35.3%
Total Loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Loan Portfolio Mix (%)



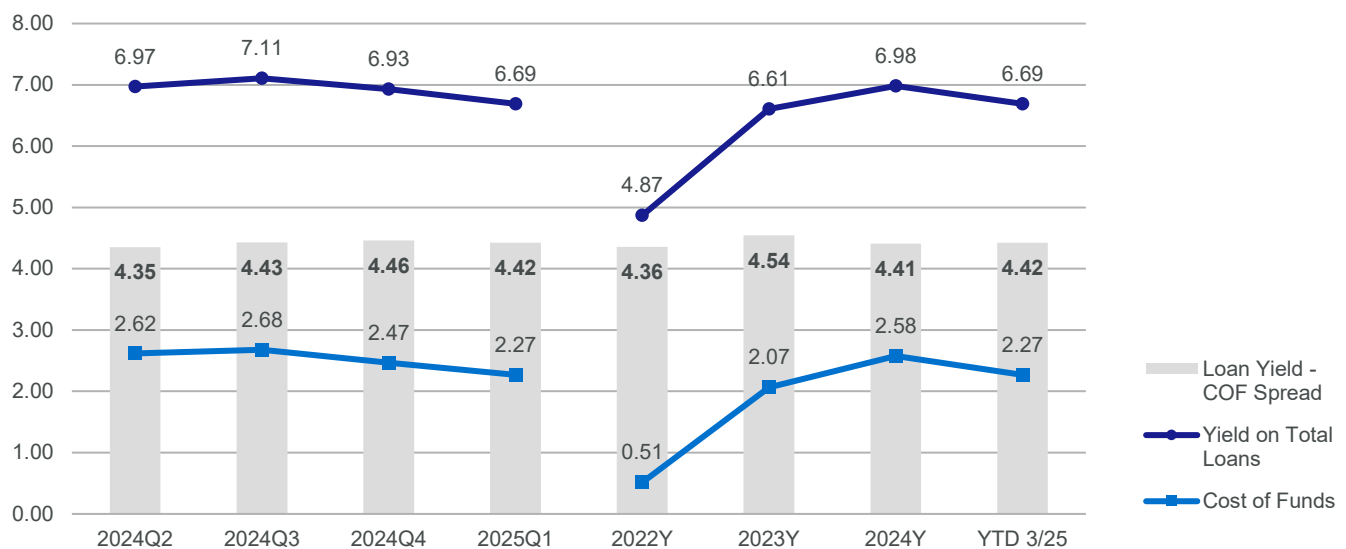


Total Assets, All Institutions

Annualized Loan Growth	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Agricultural Real Estate	2.9%	1.4%	2.2%	-0.9%	7.2%	2.6%	1.6%	-0.9%
1-4 Family Real Estate	3.3%	1.7%	1.6%	-0.2%	8.9%	3.0%	1.7%	-0.2%
Multifamily Real Estate	3.0%	3.0%	-0.5%	6.4%	16.7%	2.1%	2.9%	6.4%
Owner Occupied CRE	4.3%	3.6%	3.0%	2.1%	5.8%	2.7%	4.0%	2.1%
Non-Owner Occupied CRE	-0.4%	0.4%	-1.3%	1.0%	9.0%	1.9%	-0.1%	1.0%
Construction, Land Development	-2.2%	-4.2%	-5.4%	-5.0%	16.0%	7.4%	-3.3%	-5.0%
Total Real Estate Loans	2.2%	1.3%	0.4%	0.6%	9.8%	3.0%	1.3%	0.6%
Agricultural Production	20.8%	5.7%	7.8%	-13.4%	3.7%	7.7%	5.1%	-13.4%
Commercial & Industrial Loans	2.2%	-1.4%	-20.1%	1.7%	10.3%	-1.7%	-4.4%	1.7%
Other Loans	7.5%	5.9%	19.8%	3.9%	6.2%	2.2%	6.9%	3.9%
Total Loans	4.0%	2.4%	3.3%	1.9%	8.7%	1.9%	2.2%	1.9%

Loan Yields / Funding Costs (%)	2024Q2	2024Q3	2024Q4	2025Q1	2022Y	2023Y	2024Y	YTD 3/25
Yield on 1-4 Family RE	4.61	4.70	4.68	4.63	3.53	4.31	4.62	4.63
Yield on CRE	6.22	6.32	6.16	5.95	4.37	5.90	6.21	5.95
Yield on C&I	7.27	7.34	7.05	6.77	4.57	6.86	7.23	6.77
Yield on Total Loans	6.97	7.11	6.93	6.69	4.87	6.61	6.98	6.69
Cost of Int Bearing Trans Accts	3.19	3.30	2.95	2.68	0.81	2.82	3.15	2.68
Cost of Other Time Dep	4.33	4.58	4.38	4.01	1.19	3.69	4.40	4.01
Cost of CD > \$250K	5.08	4.73	4.56	4.26	1.53	4.25	4.81	4.26
Cost of Int Bearing Deposits	2.85	2.92	2.69	2.46	0.55	2.24	2.81	2.46
Cost of Funds	2.62	2.68	2.47	2.27	0.51	2.07	2.58	2.27
Loan Yield - COF Spread	4.35	4.43	4.46	4.42	4.36	4.54	4.41	4.42

Loan Yield & Cost of Funds (%)



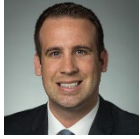
Appendix

Data Information & Acronym Definitions

Source: S&P Global Market Intelligence

- Data based on all commercial banks, savings banks, and savings and loan associations (S&Ls) that file a Bank Call Report and meet the following criteria:
 - Includes Acquired/Defunct institutions.
 - Includes companies that reported Total Assets for at least one of the periods covered.
 - Excludes Nondepository Trusts, Cooperative Banks, Industrial Banks, and Foreign Banking Organizations.
- Statistics based on median results, except for Loan Growth, Deposit Growth, Loan Yield, Cost of Funds, Asset Quality Ratios, C&D / CRE Guidance Ratios, CRE & C&I Loan Growth, and CRE & C&I Loan Yields (based on aggregate results).
- Statistics based on asset totals for each period (companies can move into different size categories in different periods).
- Noncurrent Loans = Nonaccrual Loans + Loans 90+Days PD.
- Modified Loans includes all modified loans, including government-guaranteed and in which no contractual principal or interest is due and unpaid under the modified terms for more than 30 days.
- Nonperforming Loans = Nonaccrual Loans + Modified Loans.
- Nonperforming Assets = Nonaccrual Loans + Modified Loans + Nonaccrual Debt Securities and Other Assets + OREO.
- Provision Expense based on Provisions for Credit Losses as reported in Bank Call Report in Schedule RI.
- Efficiency Ratio (FTE) = Total noninterest expense (less amortization of intangibles) / net interest income (FTE) + noninterest income. For S&Ls, calculated as operating expense / operating revenue.
- CRE Guidance Loans / Tier 1 Capital + ACL based on Total CRE Loans as defined in regulatory guidance (includes C&D, Multifamily, Non-Owner CRE, and Unsecured CRE Properties).
- CRE Loan Yield based on yield on all other real estate loans (total real estate loans excluding 1-4 family residential loans).
- PD = Past Due; ACL = Allowance for Credit Losses; ALLL = Allowance for Loan and Lease Losses; NCOs = Net Charge-Offs; FTE = Fully-Taxable Equivalent.
- RB = Risk-Based; C&D = Construction and Development Loans; CRE = Commercial Real Estate; C&I = Commercial and Industrial.

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