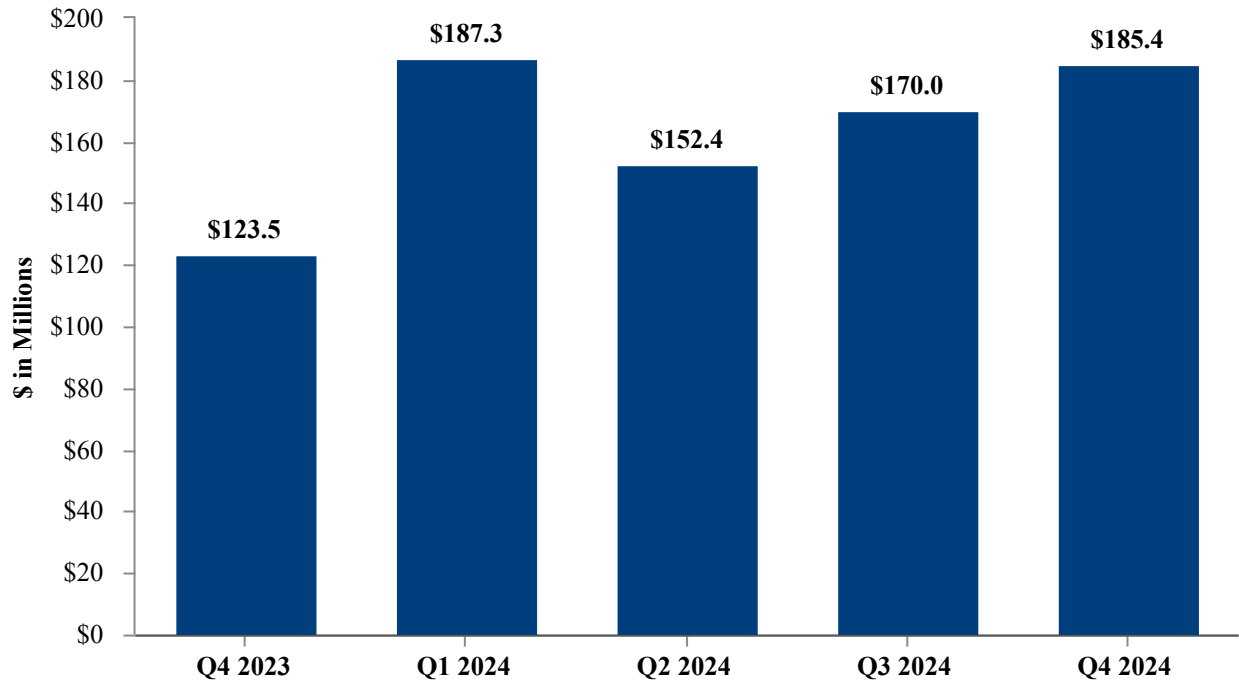
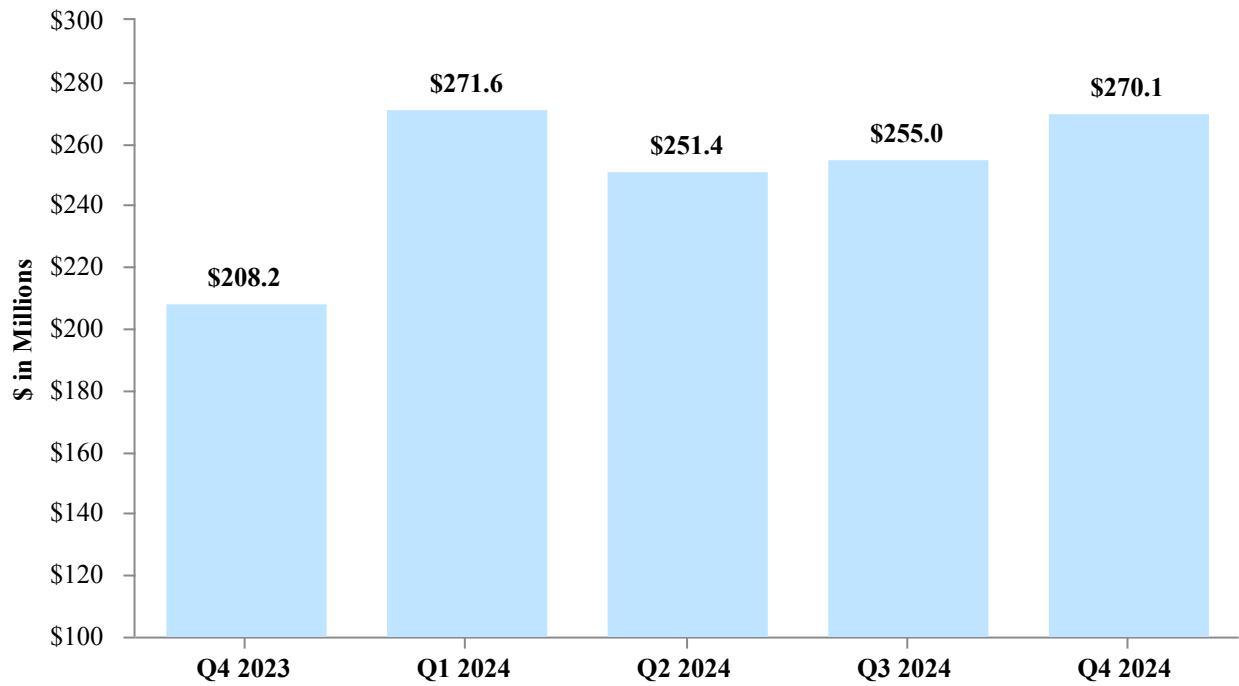


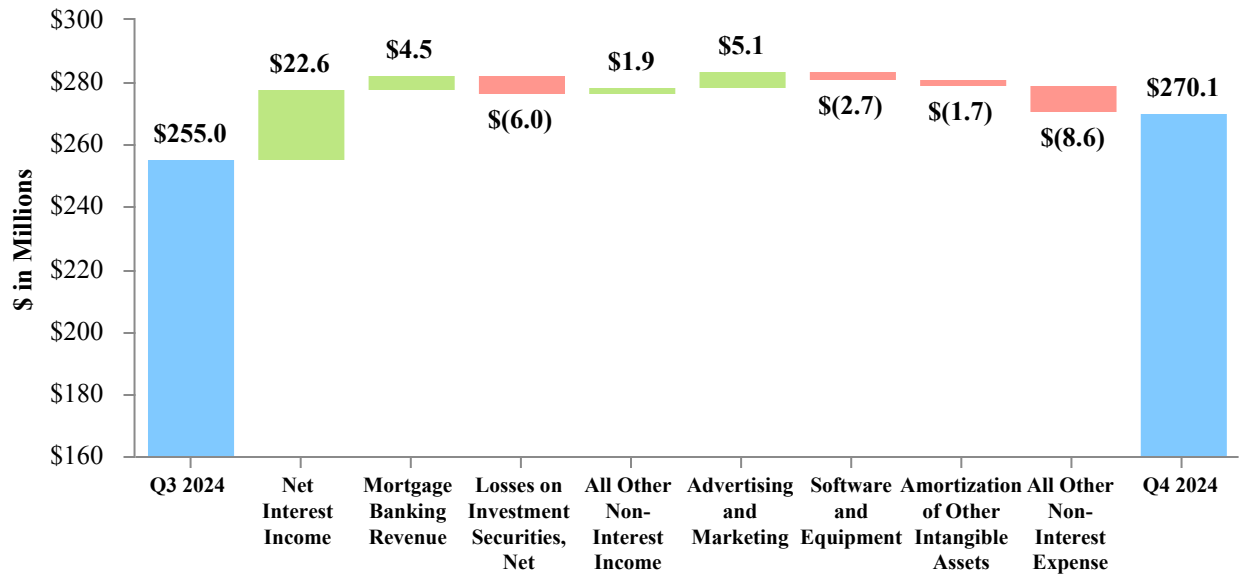
Net Income



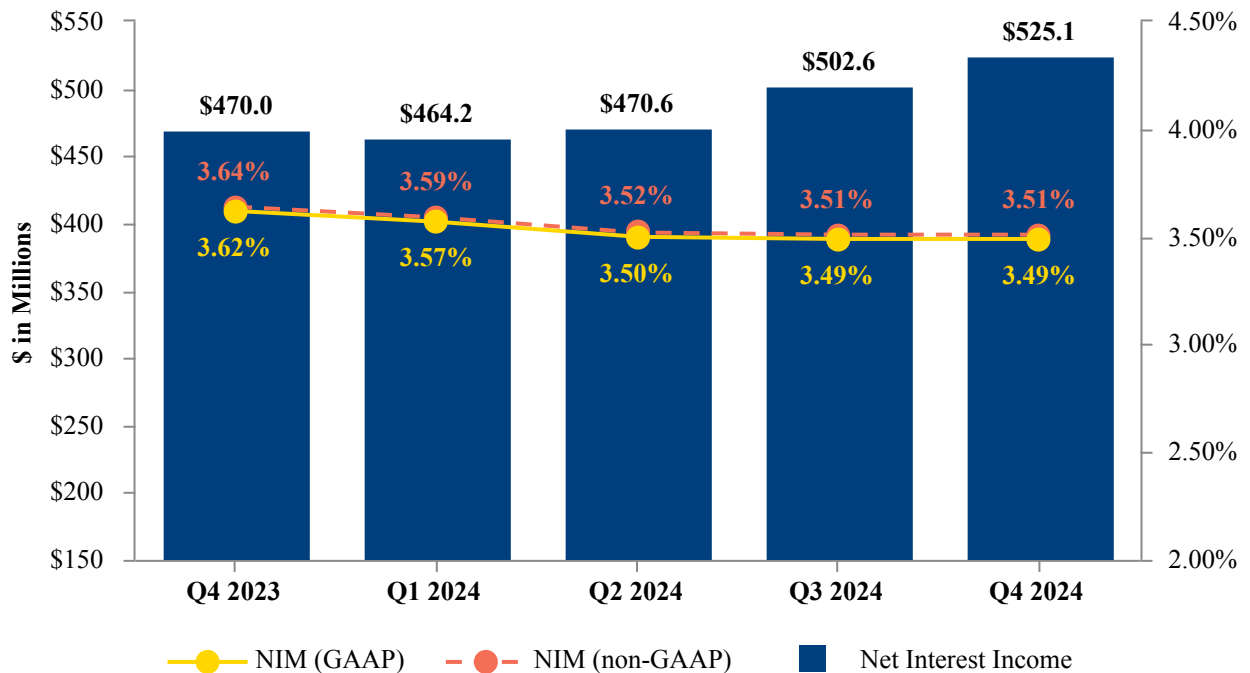
Pre-tax income, excluding provision for credit losses (non-GAAP)



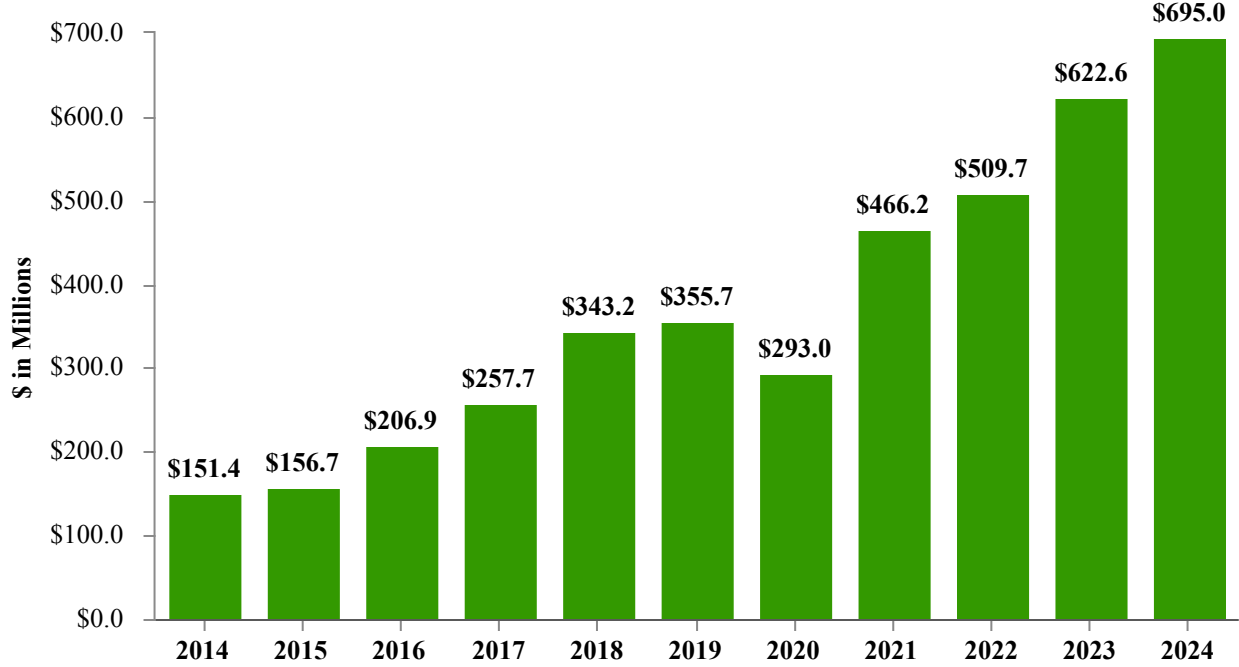
Pre-tax income, excluding provision for credit losses (non-GAAP) - Q4 2024 compared to Q3 2024



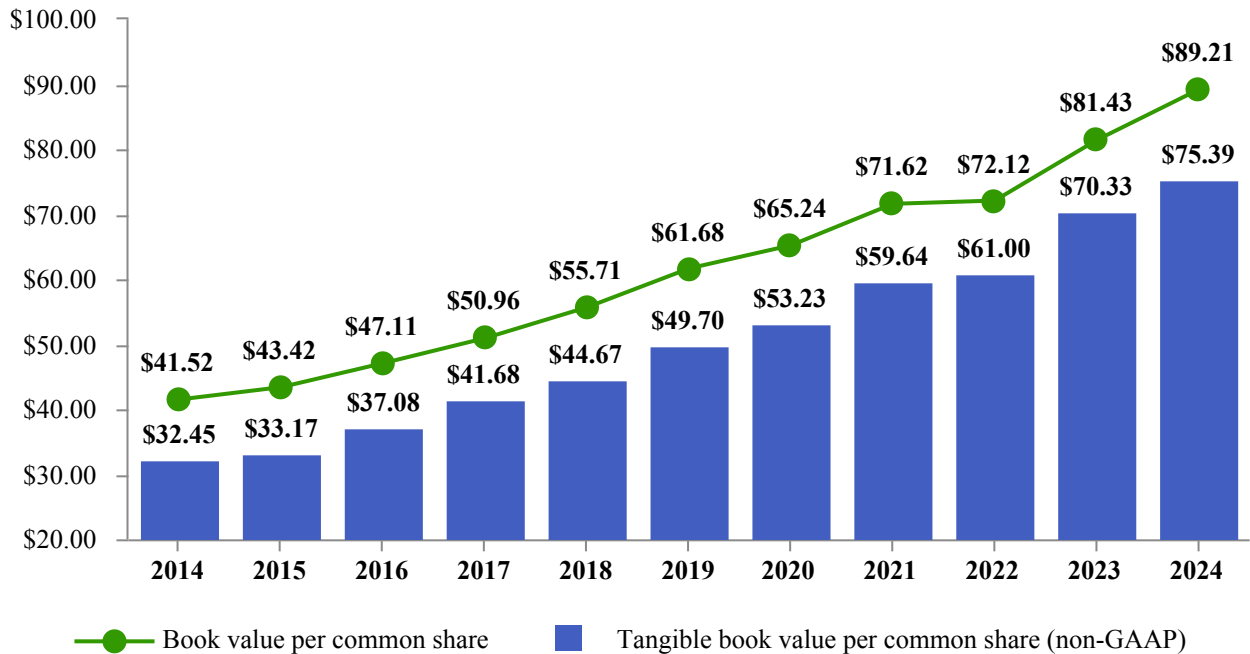
Net Interest Income and Net Interest Margin ("NIM")



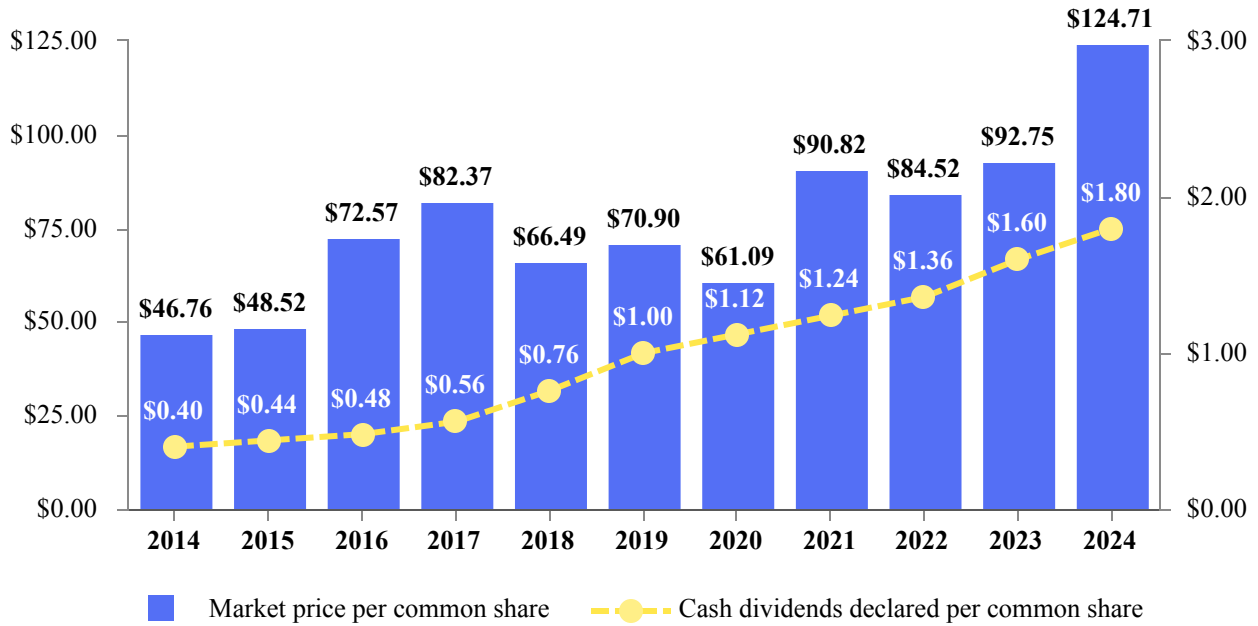
Net Income
10 Year Compound Annual Growth Rate ("CAGR") of 16%



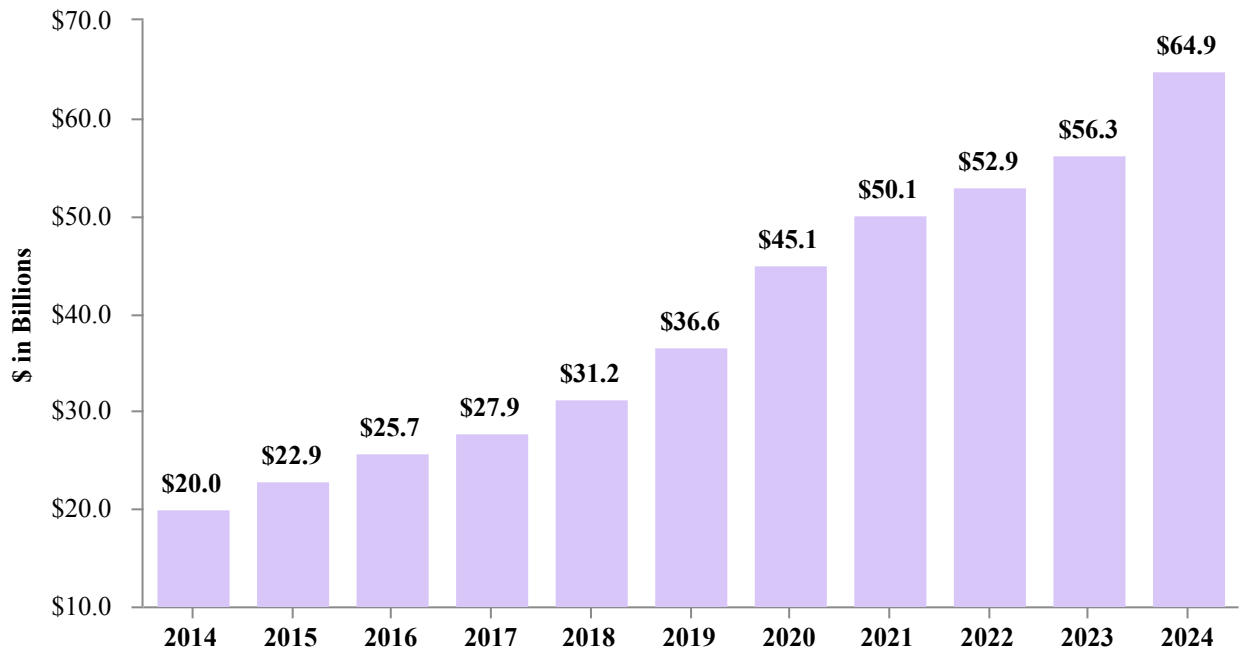
• **Book Value per Common Share - 10 Year CAGR of 8%**
 • **Tangible Book Value per Common Share (non-GAAP) - 10 Year CAGR of 9%**



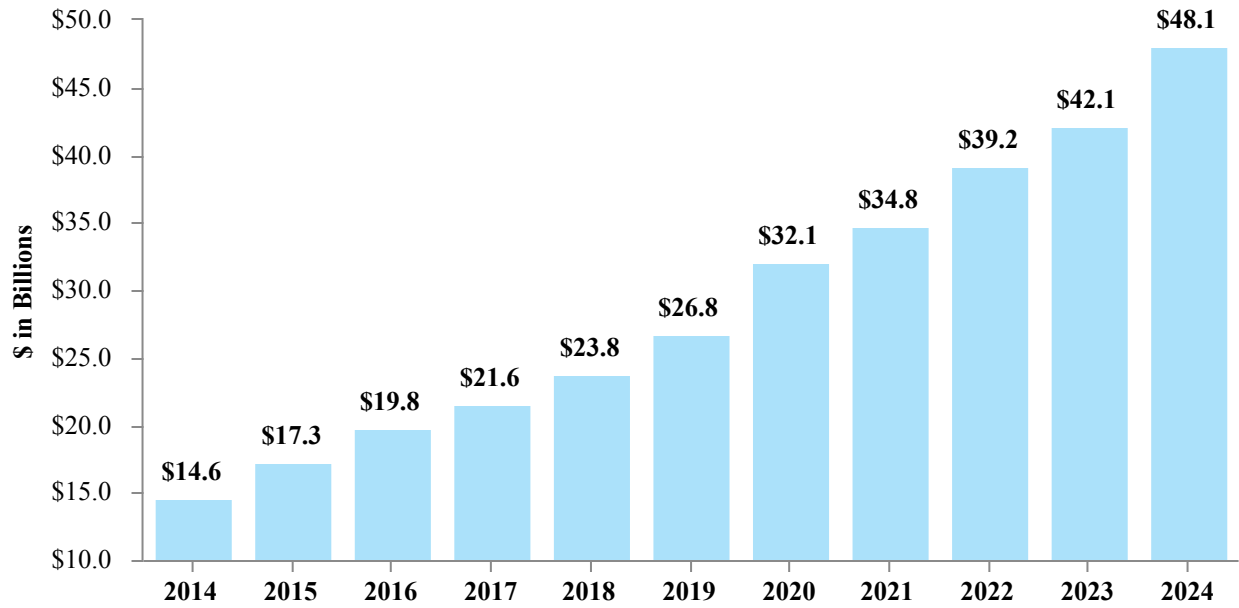
- Stock Price - 10 Year CAGR of 10%
- Common Stock Dividends Paid - 10 Year CAGR of 16%



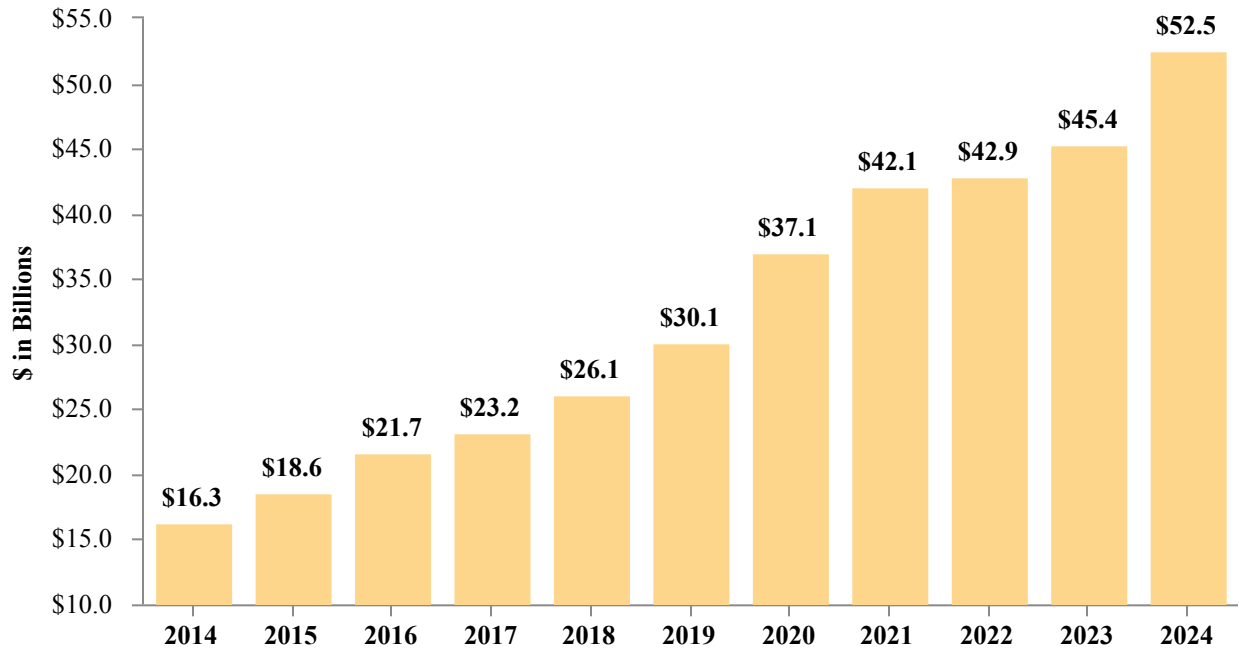
Total Assets 10 Year CAGR of 12%



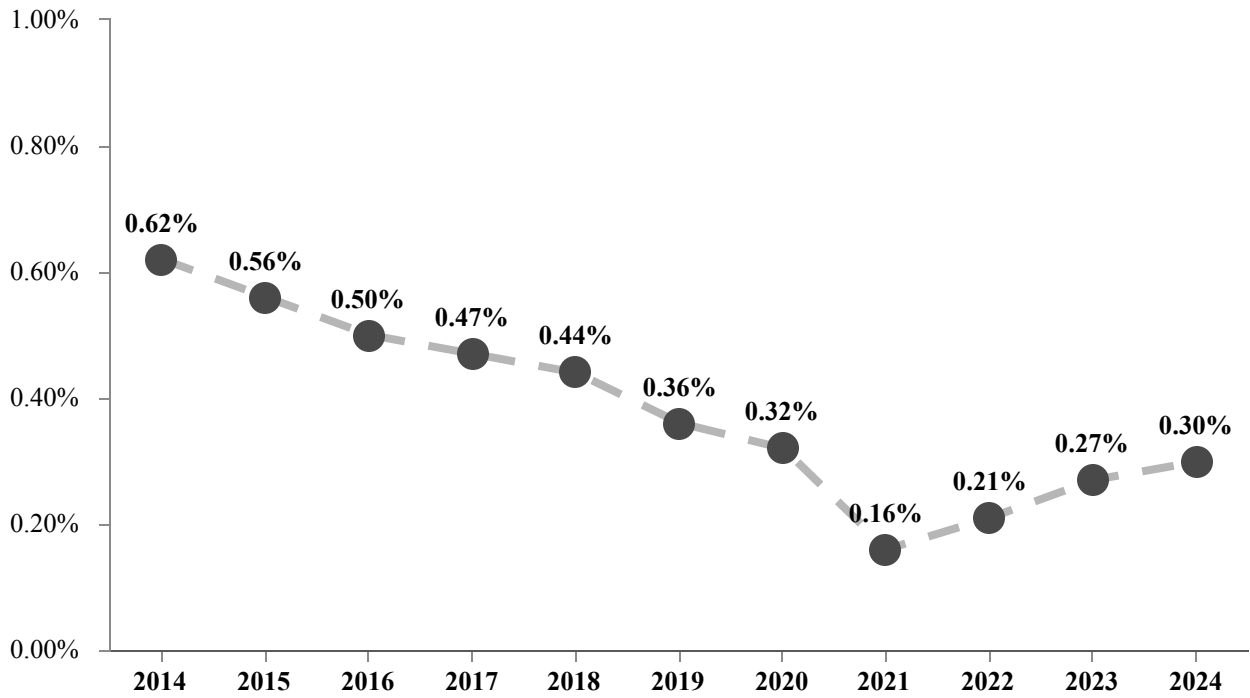
Total Loans 10 Year CAGR of 13%



Total Deposits 10 Year CAGR of 12%



Non-Performing Assets as a percentage of Total Assets



Net Charge-Offs as a percentage of Average Total Loans

