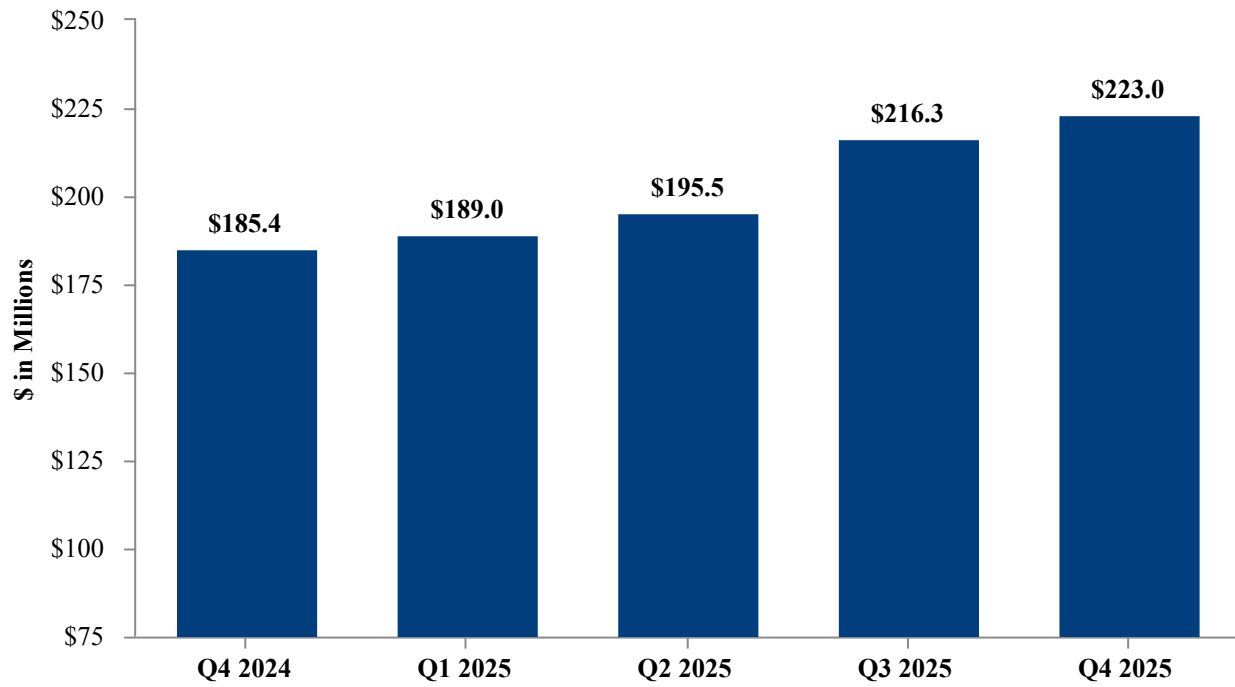
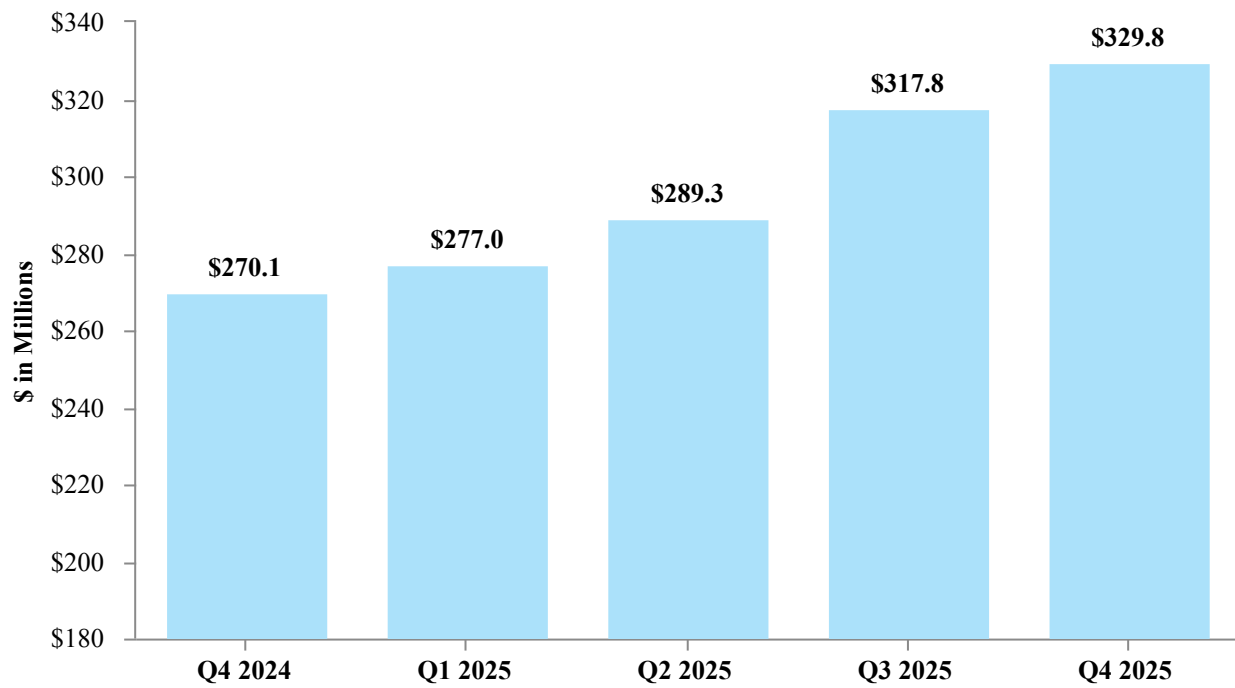


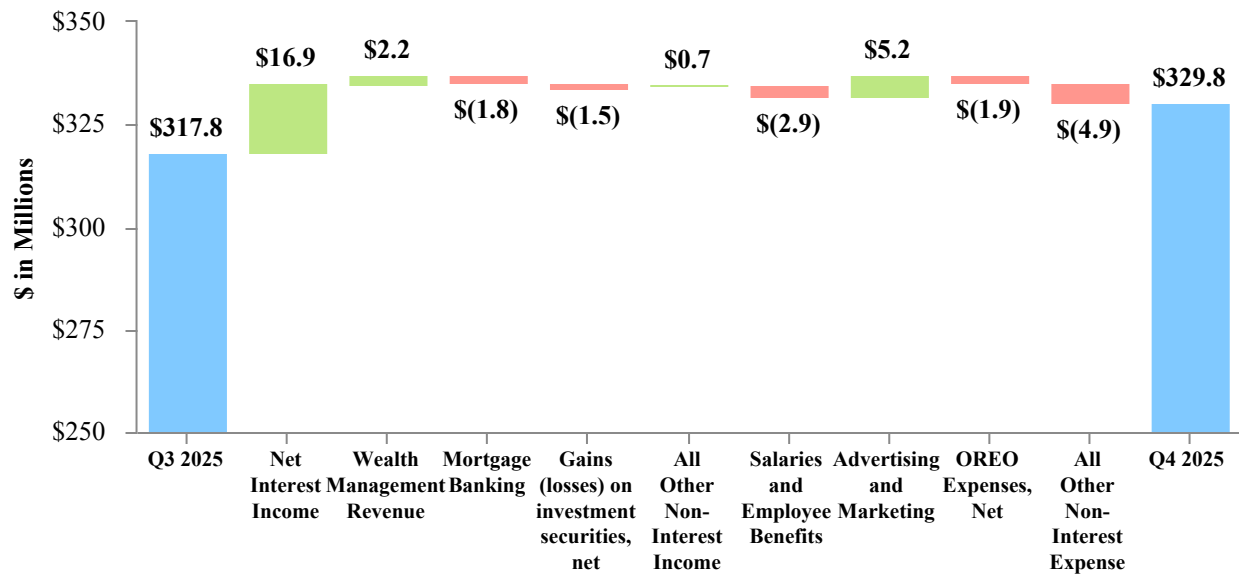
### Net Income



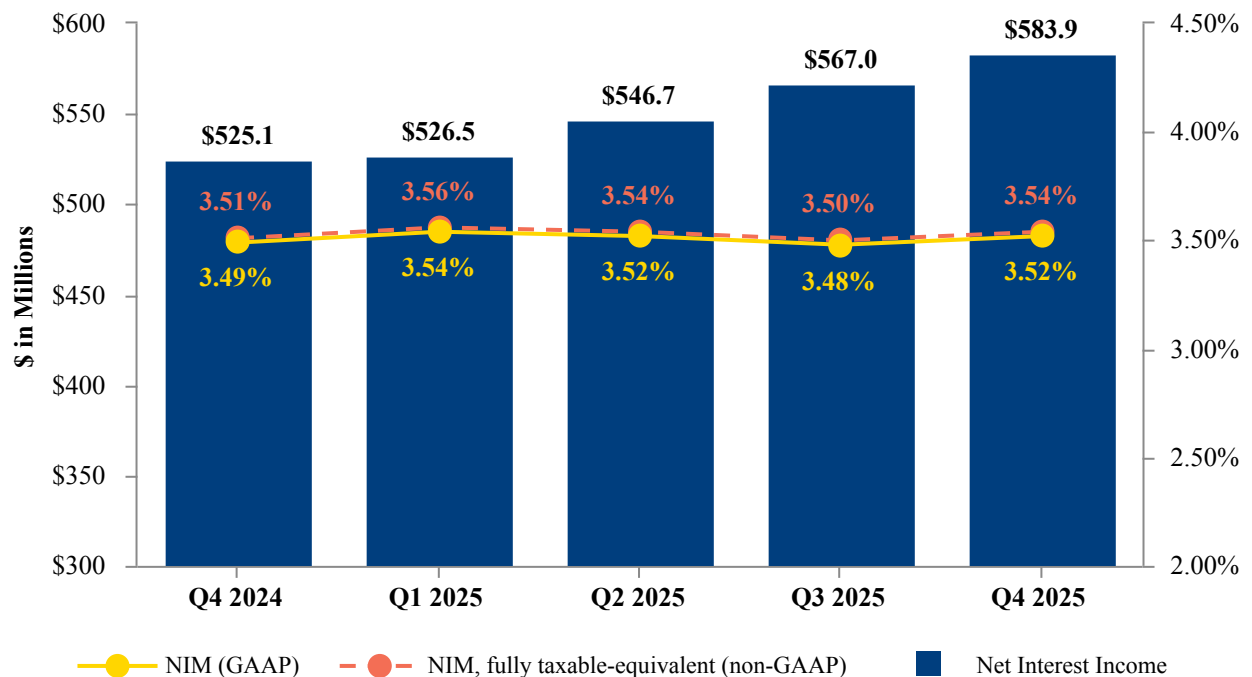
### Pre-tax income, excluding provision for credit losses (non-GAAP)



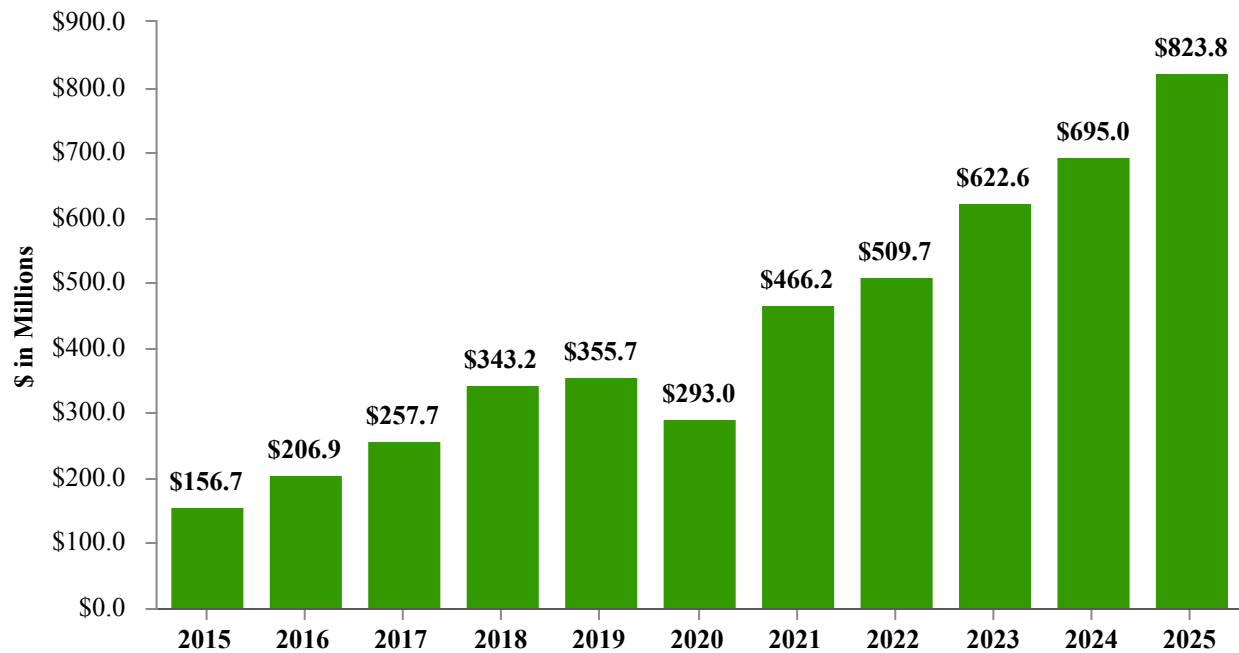
### Pre-tax income, excluding provision for credit losses (non-GAAP) - Q4 2025 compared to Q3 2025



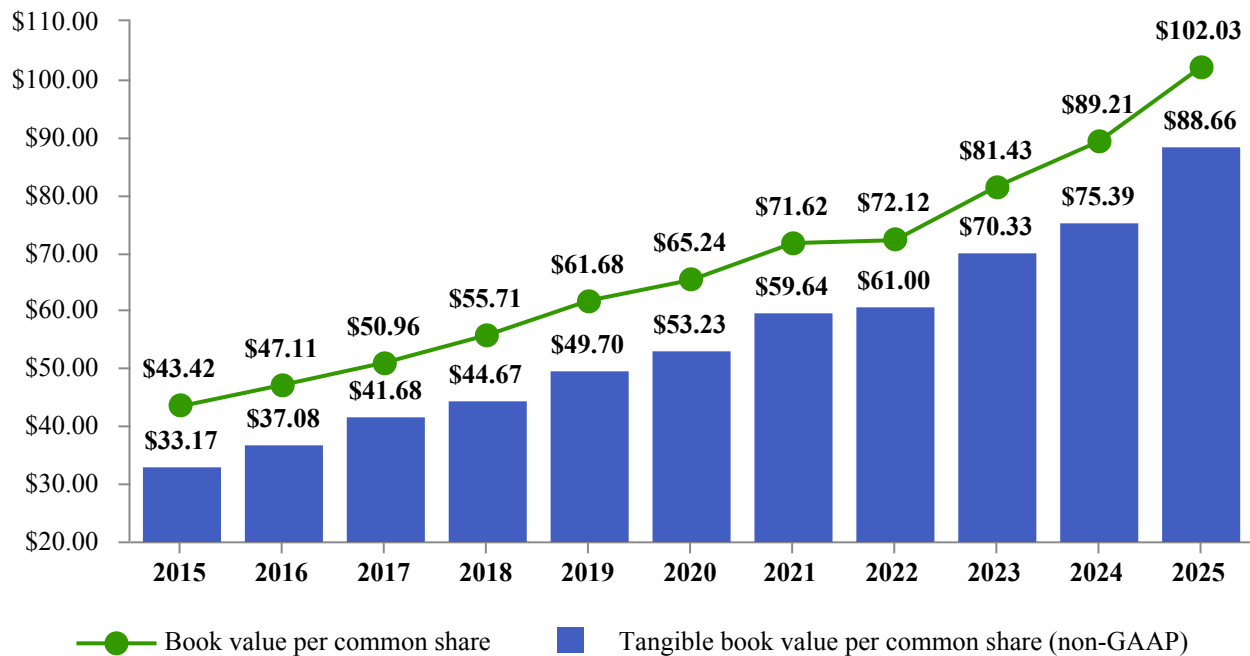
### Net Interest Income and Net Interest Margin ("NIM")



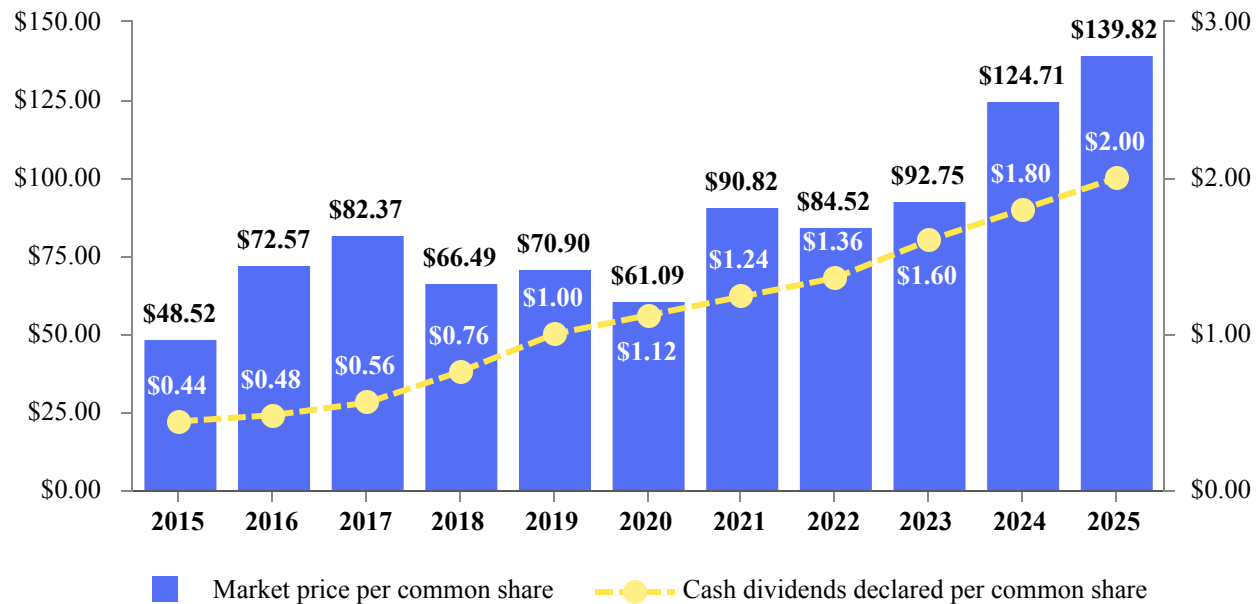
**Net Income**  
**10 Year Compound Annual Growth Rate ("CAGR") of 18%**



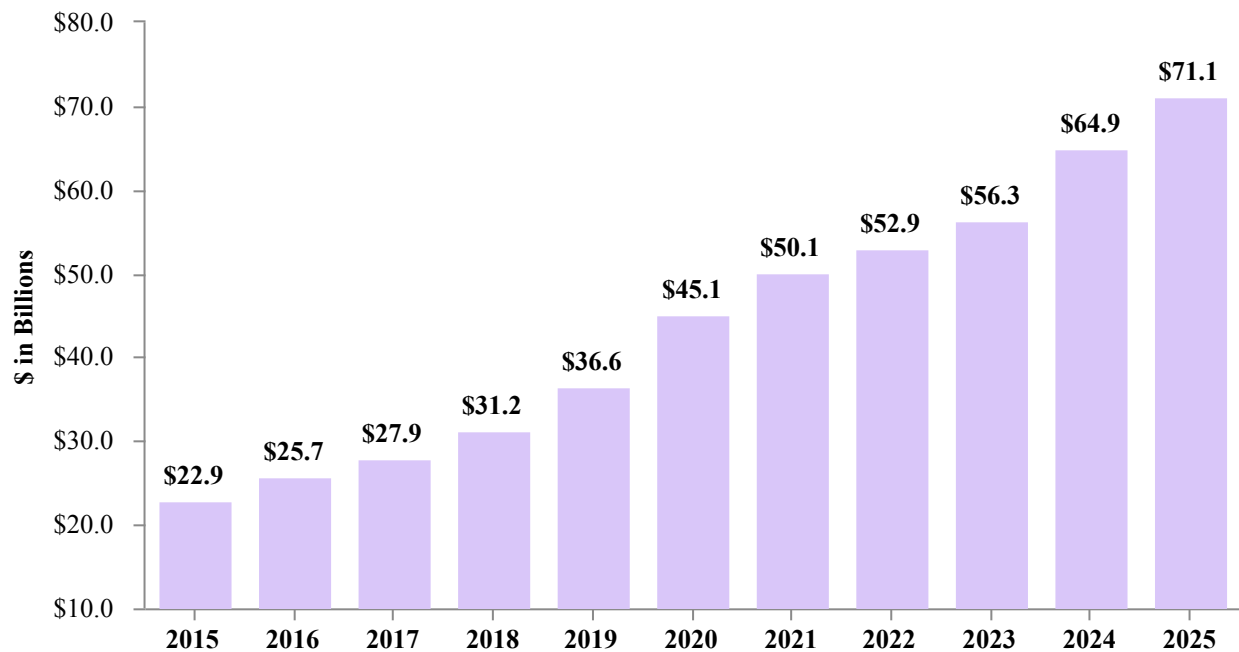
**• Book Value per Common Share - 10 Year CAGR of 9%**  
**• Tangible Book Value per Common Share (non-GAAP) - 10 Year CAGR of 10%**



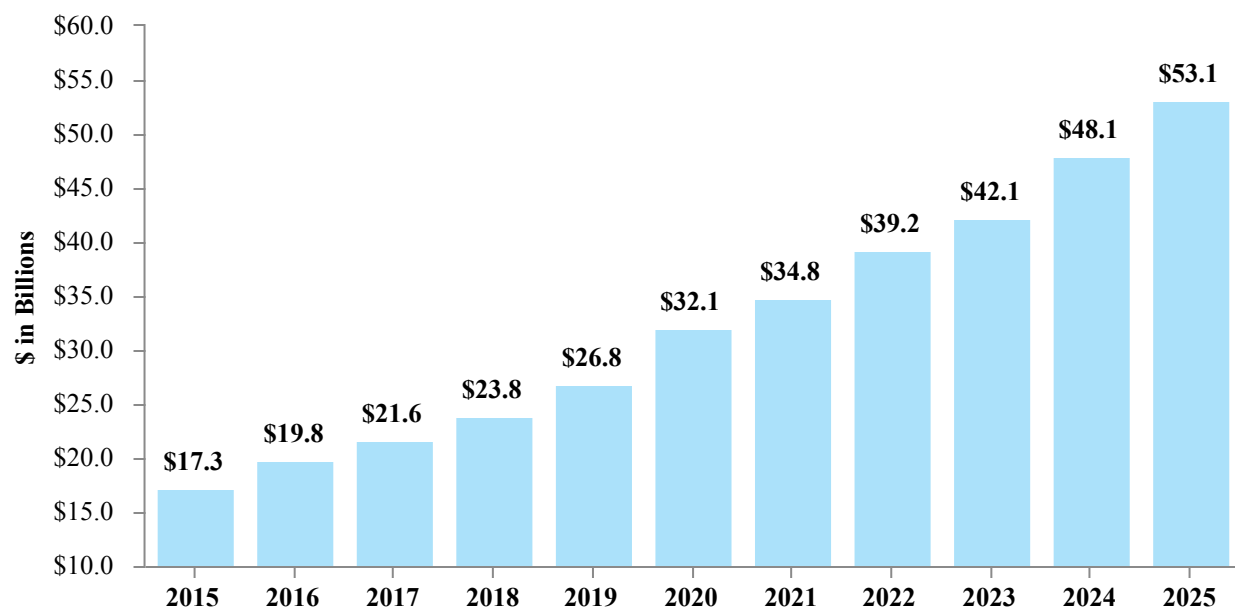
- **Stock Price - 10 Year CAGR of 11%**
- **Common Stock Dividends Paid - 10 Year CAGR of 16%**



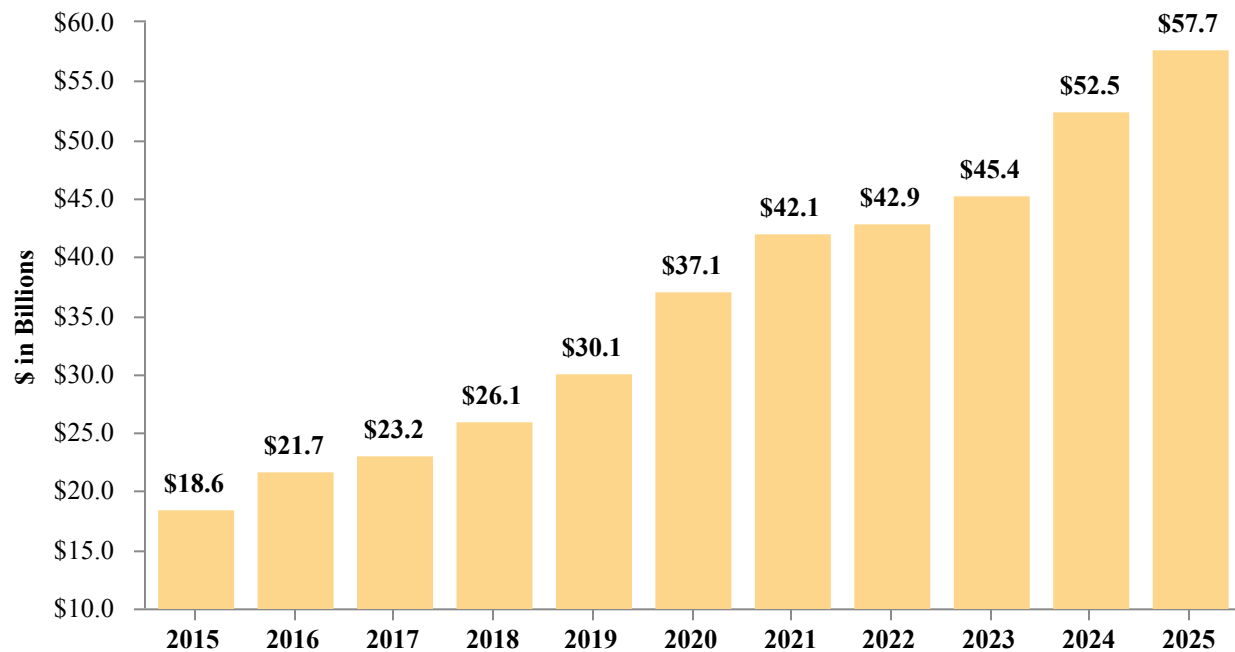
### Total Assets 10 Year CAGR of 12%



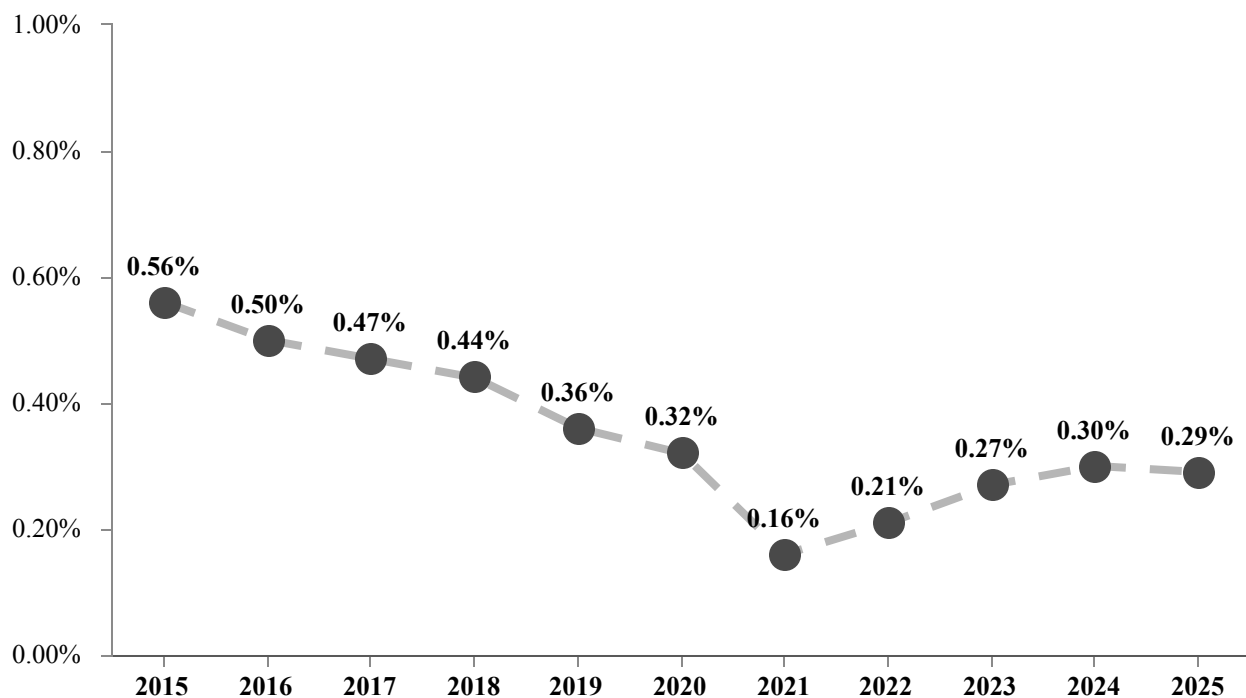
**Total Loans**  
**10 Year CAGR of 12%**



**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**

