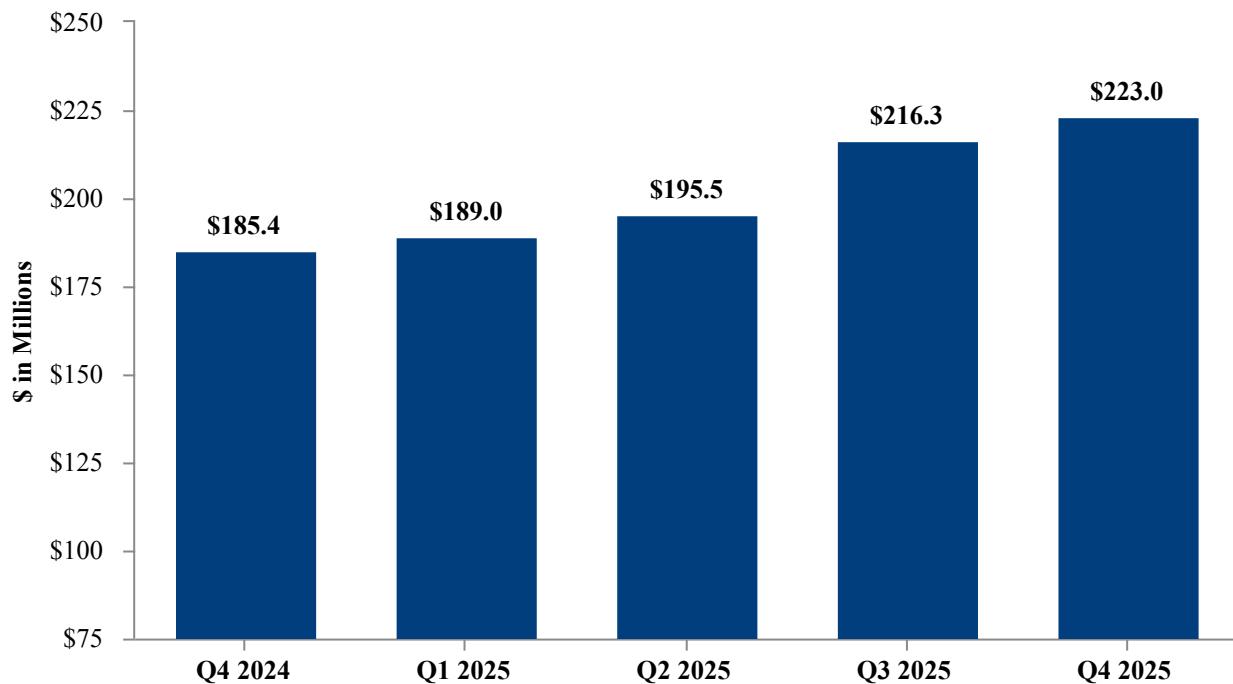
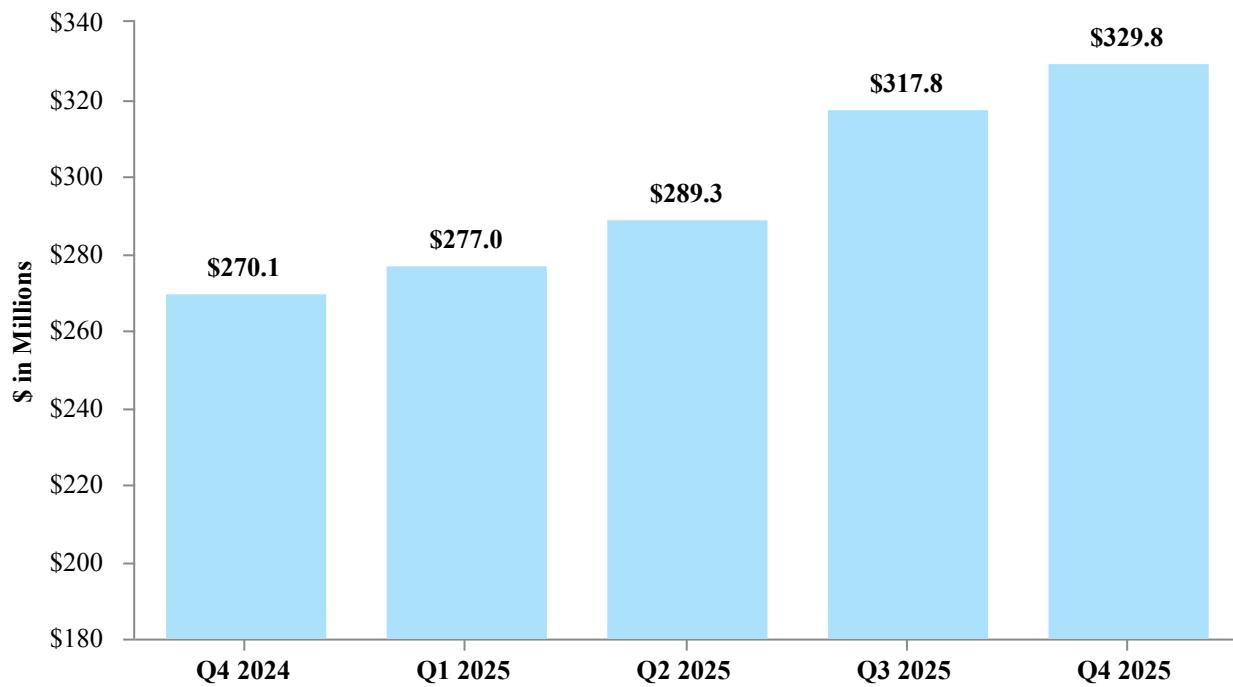


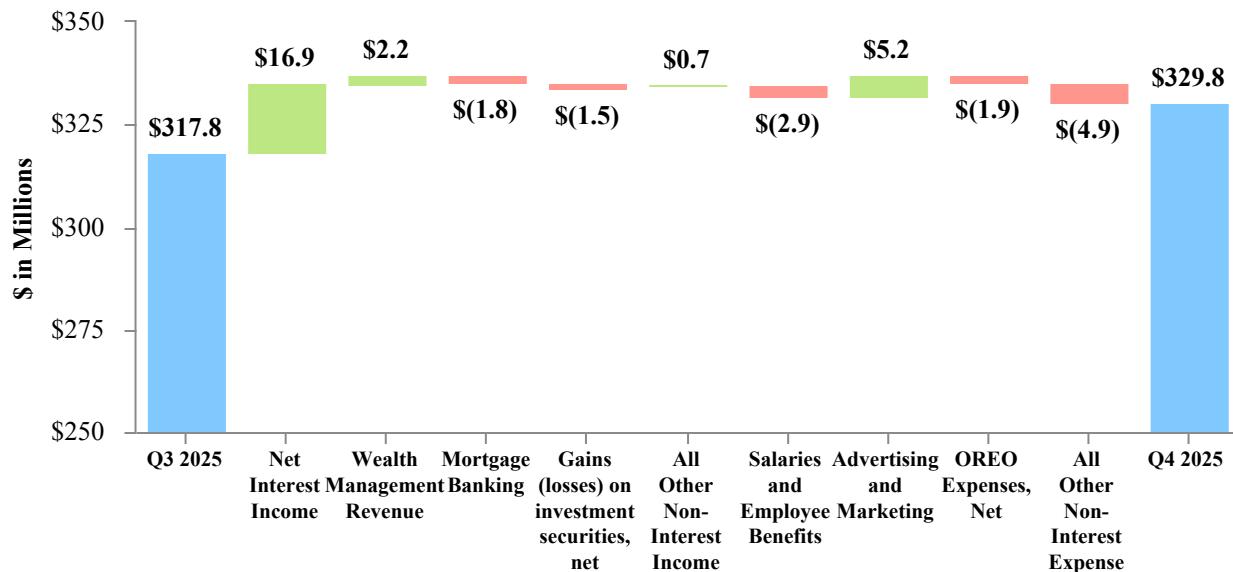
### Net Income



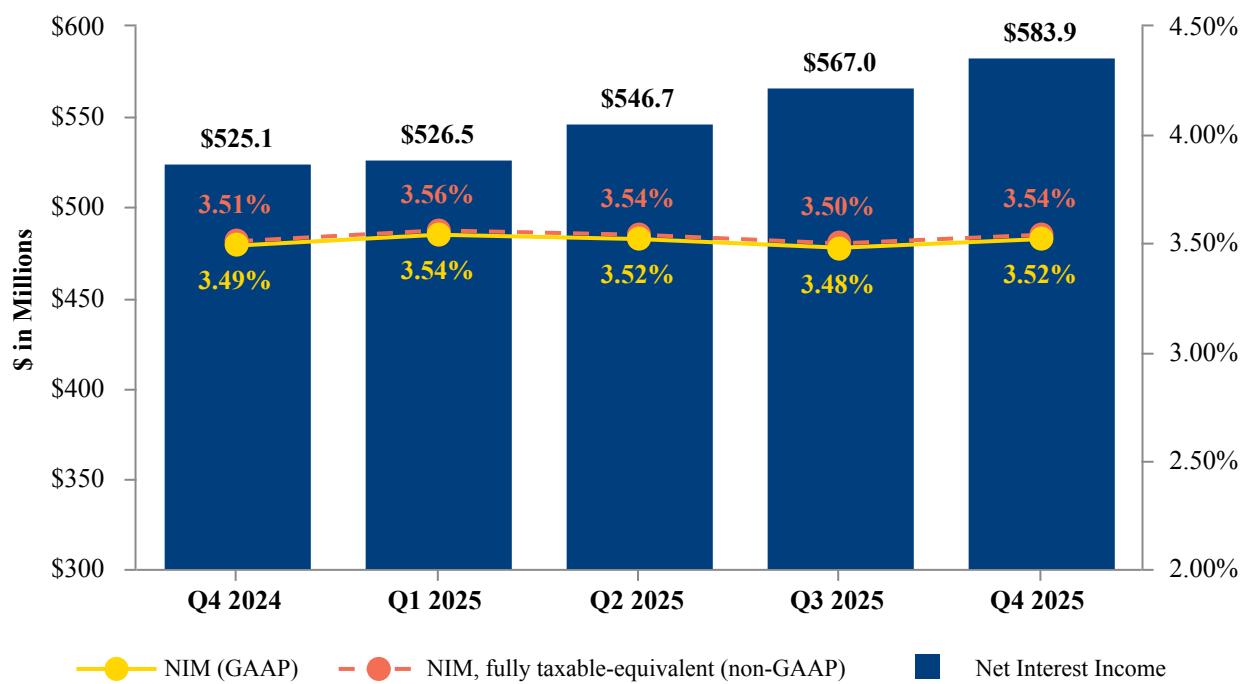
### Pre-tax income, excluding provision for credit losses (non-GAAP)



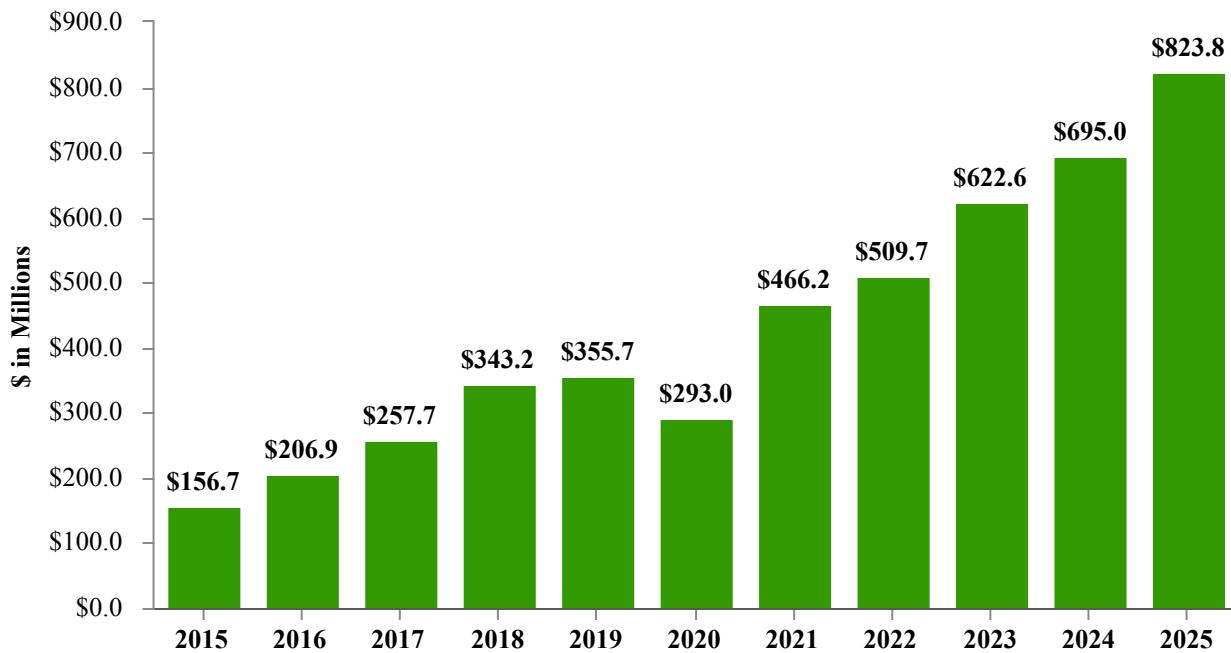
**Pre-tax income, excluding provision for credit losses (non-GAAP) -  
Q4 2025 compared to Q3 2025**



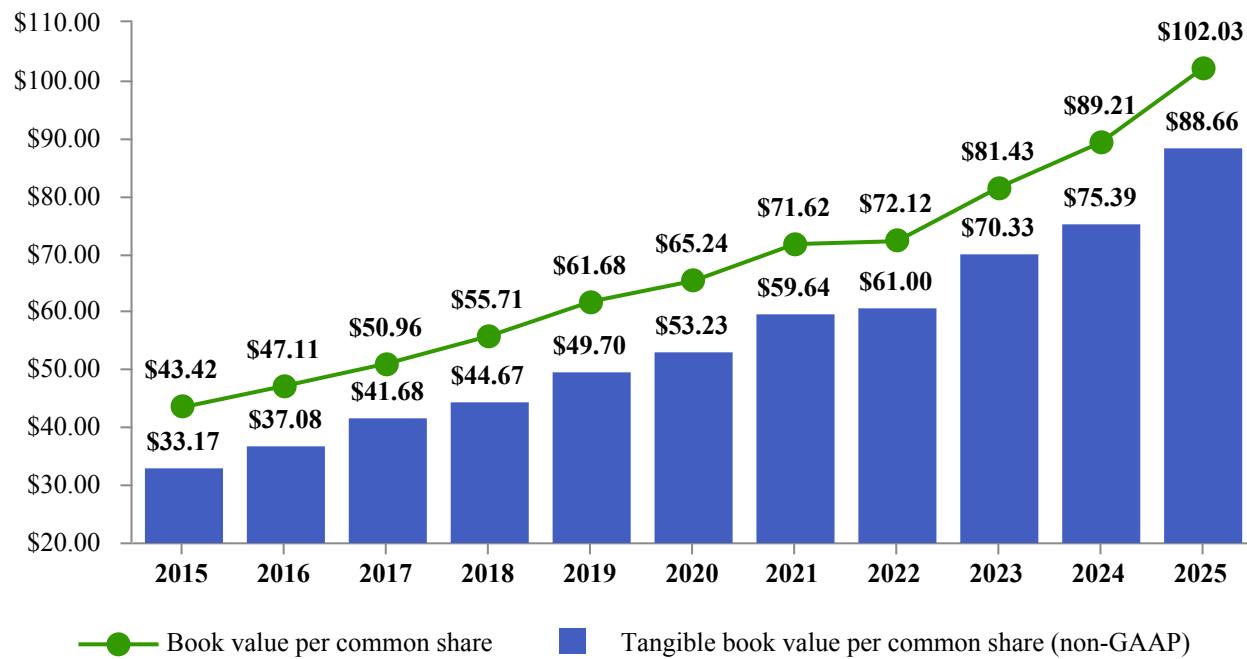
**Net Interest Income and Net Interest Margin ("NIM")**



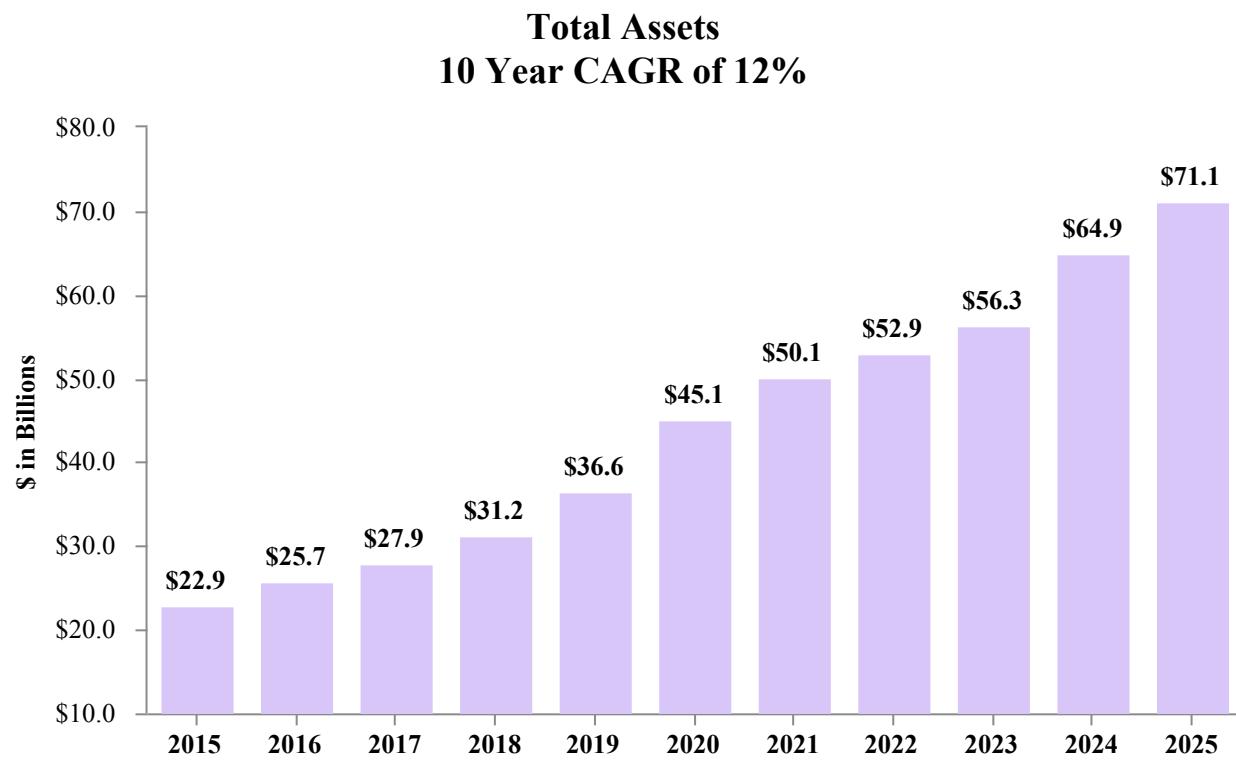
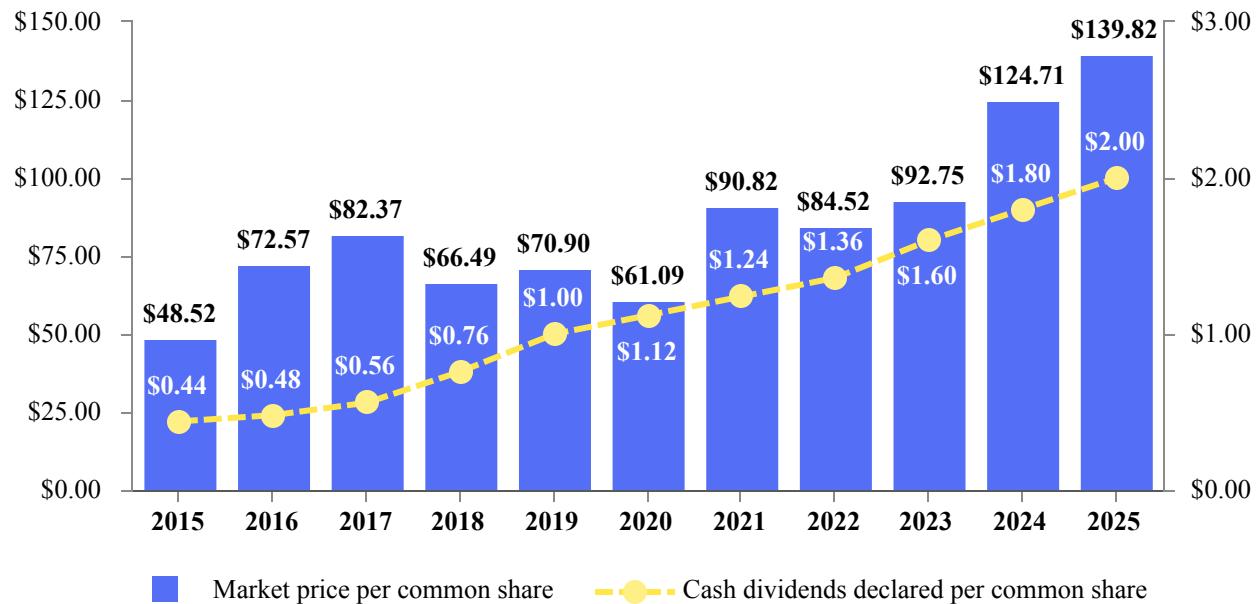
**Net Income**  
**10 Year Compound Annual Growth Rate ("CAGR") of 18%**



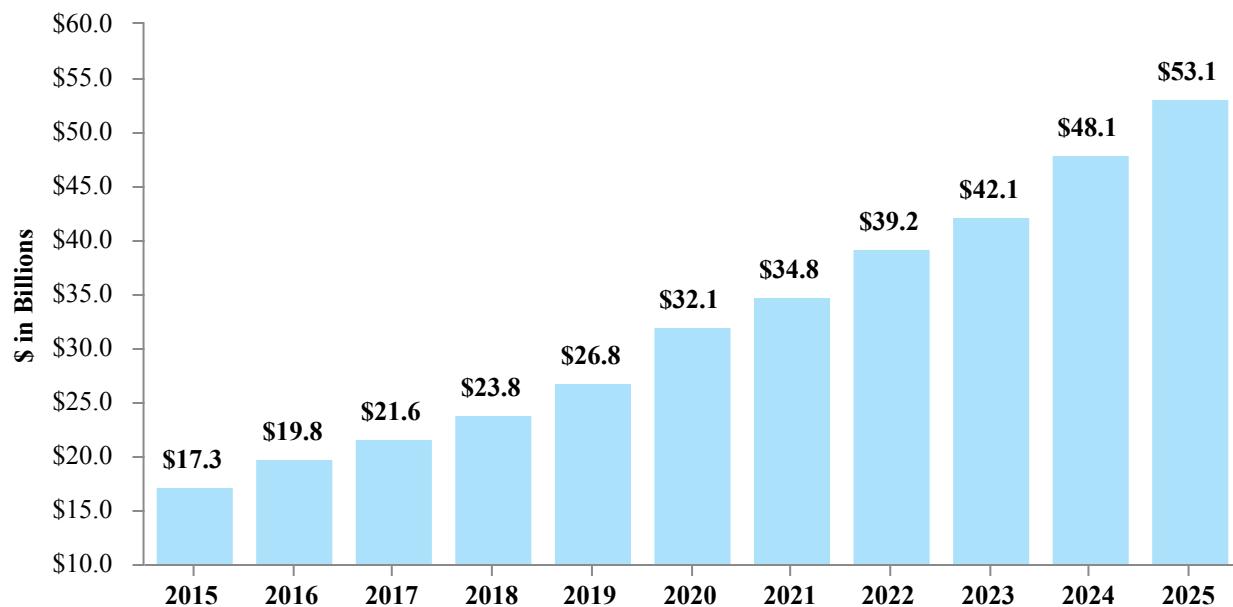
- Book Value per Common Share - 10 Year CAGR of 9%
- Tangible Book Value per Common Share (non-GAAP) - 10 Year CAGR of 10%



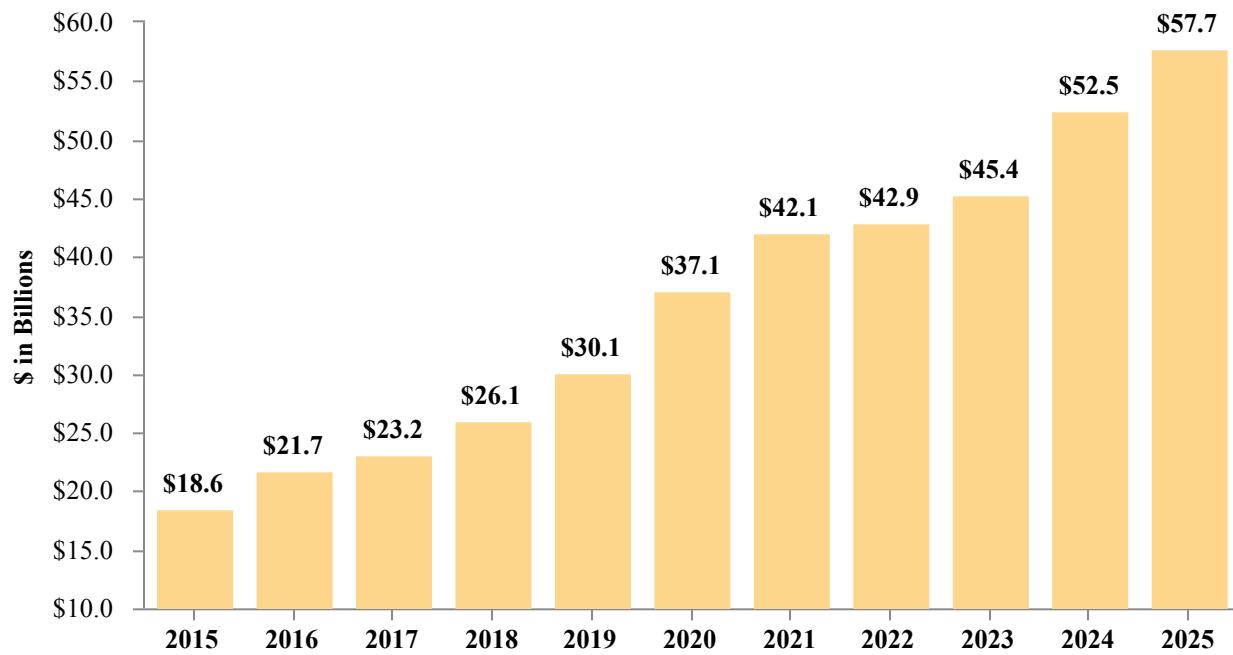
- Stock Price - 10 Year CAGR of 11%
- Common Stock Dividends Paid - 10 Year CAGR of 16%



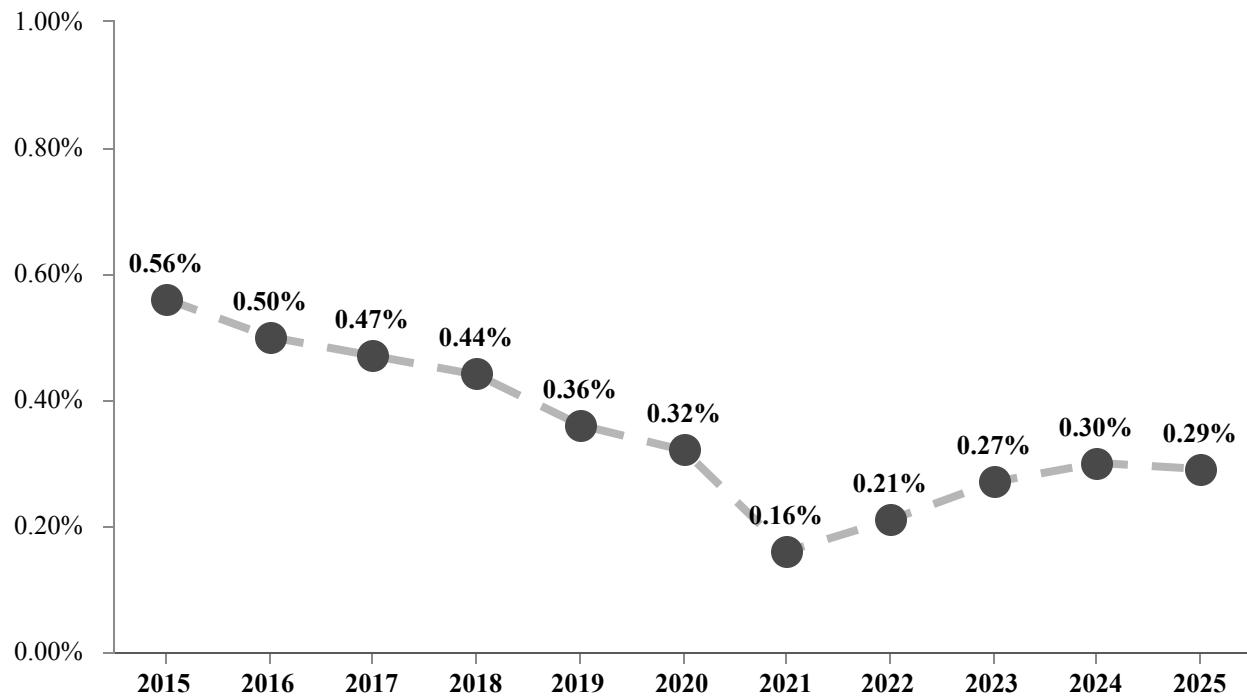
**Total Loans**  
**10 Year CAGR of 12%**



**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

