

Integrated Balance Sheet (USD millions)

	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1
Cash & Due	4000	3900	3800	3850	3900
Securities AFS/HTM	8000	8100	8200	8300	8450
-- C&I Loans	16800	17000	17200	17600	18000
-- CRE Loans	12600	12750	12900	13200	13500
-- Residential Mortgage	8400	8500	8600	8800	9000
-- Consumer & Other	4200	4250	4300	4400	4500
Total Loans Gross	42000	42500	43000	44000	45000
Allowance for Loan Losses	-350	-360	-370	-380	-390
Loans Net	41650	42140	42630	43620	44610
Other Assets	6000	6100	6200	6300	6400
Total Assets	59650	60240	60830	62070	63360
Non-interest DDA	12000	12150	12300	12500	12700
NOW Accounts	6800	6820	6860	6940	7000
Money Market (MMDA)	14960	15004	15092	15268	15400
Savings	6120	6138	6174	6246	6300
Time Deposits / CDs	6120	6138	6174	6246	6300
Total Deposits	46000	46250	46600	47200	47700
Short-term Borrowings	3000	3100	3000	2900	2800
Long-term Debt	5000	5100	5200	5300	5400
Other Liabilities	1000	1050	1100	1150	1200
Total Liabilities	55000	55500	55900	56550	57100
Total Equity	4650	4740	4930	5520	6260

Income Statement – Detailed (USD millions)

	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1
Interest Income	900.0	910.0	920.0	940.0	960.0
Interest Expense	350.0	360.0	370.0	380.0	390.0
Net Interest Income	550.0	550.0	550.0	560.0	570.0
Provision for Credit Losses	40.0	45.0	50.0	55.0	60.0
NSF / Overdraft Fees	25.0	25.0	26.0	26.0	27.0
Deposit Analysis Income	10.0	10.0	10.0	11.0	11.0
Deposit Service Charges	20.0	21.0	21.0	22.0	22.0
Letter of Credit Fees	5.0	5.0	5.0	6.0	6.0
Unused Line Fees	5.0	5.0	6.0	6.0	6.0
Swap Income	15.0	16.0	16.0	17.0	18.0
Syndication Income	10.0	11.0	12.0	13.0	14.0
Mortgage Banking Income	25.0	26.0	27.0	28.0	29.0
Trust & WM Fees	35.0	36.0	37.0	36.0	37.0
Total Noninterest Income	150.0	155.0	160.0	165.0	170.0
Salaries & Benefits	180.0	185.0	188.0	191.0	194.0
Occupancy Expense	25.0	26.0	26.0	27.0	27.0
Software Expense	20.0	21.0	22.0	23.0	24.0
T&E / Business Dev	15.0	16.0	16.0	17.0	18.0
Fixed-Asset Depreciation	30.0	31.0	31.0	32.0	32.0
Legal Fees	10.0	10.0	11.0	11.0	11.0
Professional Fees	20.0	21.0	21.0	21.0	22.0
Other Operating Expense	50.0	50.0	50.0	48.0	47.0
Total Noninterest Expense	350.0	360.0	365.0	370.0	375.0
Pre-Tax Income	310.0	300.0	295.0	300.0	305.0
Income Tax	65.1	63.0	61.95	63.0	64.05
Net Income	244.9	237.0	233.05	237.0	240.95

Credit Quality KPIs (USD millions)

	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1
Gross Charge-offs	30	32	35	37	38
Recoveries	5	5	6	6	6
Net Charge-offs	25	27	29	31	32
Non-Performing Assets	350	360	370	380	390
TDR Balances	50	52	53	55	56
90+ Days Past Due	120	125	127	130	135
Non-Accrual Loans	260	268	275	282	290