

**Financial Overview (Unaudited)****Quarter Ended (\$ in thousands)**

	3/31/2024	12/31/2023	9/30/2023	6/30/2023	3/31/2023
<b>Balance Sheet</b>					
Total Assets	\$ 5,212,976	\$ 5,730,835	\$ 5,559,883	\$ 5,505,931	\$ 5,473,245
Total Securities	\$ 2,404,078	\$ 2,384,951	\$ 2,331,129	\$ 2,413,791	\$ 2,606,018
Total Loans	\$ 2,369,282	\$ 2,273,311	\$ 2,318,454	\$ 2,294,558	\$ 2,283,553
Total Deposits	\$ 3,665,066	\$ 3,780,018	\$ 3,911,091	\$ 3,874,988	\$ 3,989,843
Repurchase Agreements	\$ 571,463	\$ 629,280	\$ 626,082	\$ 642,114	\$ 671,532
Total Deposits and Repurchase Agreements	\$ 4,236,529	\$ 4,409,298	\$ 4,537,173	\$ 4,517,102	\$ 4,661,375
Total Borrowing under the Federal Reserve Bank Term Funding Program	\$ 430,000	\$ 780,000	\$ 530,000	\$ 530,000	\$ 350,000
Unrealized gain (loss) on marketable securities, net of tax	\$ (95,809)	\$ (98,378)	\$ (143,514)	\$ (137,198)	\$ (128,594)
Total Shareholders' Equity	\$ 470,702	\$ 464,791	\$ 423,343	\$ 424,274	\$ 428,555
<b>Income Statement</b>					
Net Interest and Loan Fee Income	\$ 38,325	\$ 40,958	\$ 38,739	\$ 37,011	\$ 37,771
Provision for Loan losses	\$ 953	\$ (344)	\$ (387)	\$ (574)	\$ 375
Total Noninterest Income	\$ 6,540	\$ 6,522	\$ 6,774	\$ 6,646	\$ 5,484
Total Noninterest Expense	\$ 25,085	\$ 24,651	\$ 24,465	\$ 24,435	\$ 24,617
Provision for Income Taxes	\$ 5,351	\$ 6,593	\$ 5,916	\$ 5,339	\$ 4,809
Net Income	\$ 13,476	\$ 16,580	\$ 15,519	\$ 14,457	\$ 13,454
Earnings per common share	\$ 4.26	\$ 5.23	\$ 4.90	\$ 4.57	\$ 4.25
Dividend per common share	\$ 3.20	\$ 6.40	\$ 3.20	\$ 3.20	\$ 3.20
<b>Financial Measures</b>					
Return on Assets	0.95%	1.07%	1.04%	1.01%	0.98%
Return on Equity	11.52%	13.97%	13.76%	13.29%	12.87%
Net Interest Margin	2.76%	2.82%	2.78%	2.77%	2.84%
Yield on Loans	6.40%	6.25%	6.08%	5.95%	5.81%
Yield on Securities	2.36%	1.66%	1.65%	1.67%	1.72%
Cost of Interest Bearing Deposits	1.55%	1.02%	0.92%	0.79%	0.65%
Efficiency Ratio	56.00%	54.28%	55.16%	55.45%	55.66%
<b>Capital</b>					
Shareholders' Equity/Total Assets	9.03%	8.11%	7.61%	7.71%	7.83%
Tier 1 Leverage Ratio	9.96%	9.85%	9.98%	10.01%	10.20%
Regulatory Well Capitalized Minimum Ratio - Tier 1 Leverage Ratio	5.00%	5.00%	5.00%	5.00%	5.00%
Tier 1 (Core) Capital	\$ 566,511	\$ 563,169	\$ 566,857	\$ 561,472	\$ 557,149
<b>Credit Quality</b>					
Noncurrent Loans and OREO	\$ 28,634	\$ 4,659	\$ 5,227	\$ 4,843	\$ 4,984
Noncurrent Loans and OREO/Total Assets	0.55%	0.08%	0.09%	0.09%	0.09%
Noncurrent Loans and OREO/Tier 1 Capital	5.05%	0.83%	0.92%	0.86%	0.89%
Allowance for Loan Losses	\$ 18,800	\$ 17,750	\$ 18,475	\$ 18,850	\$ 19,050
Allowance for Loan Losses/Total Loans	0.79%	0.78%	0.80%	0.82%	0.83%

*Net interest margin, yields, and efficiency ratios are tax effected.*

*Financial measures are year-to-date.*

*Per common share amounts are not in thousands.*