

**ALPINE BANKS OF COLORADO  
AND SUBSIDIARIES**  
SELECTED FINANCIAL DATA  
Unaudited  
(In thousands, except per share amounts)

|   | As of and for the quarter ended |                      |                       |                  |                   |
|---|---------------------------------|----------------------|-----------------------|------------------|-------------------|
|   | March 31,<br>2026               | December 31,<br>2025 | September 30,<br>2025 | June 30,<br>2025 | March 31,<br>2025 |
| <b>Selected Income Statement Data:</b>  |                                 |                      |                       |                  |                   |
| Interest Income   | \$ 81,467                       | \$ 82,087            | \$ 80,384             | \$ 78,101        | \$ 75,090         |
| Interest Expense  | \$ 20,834                       | \$ 22,797            | \$ 23,705             | \$ 23,099        | \$ 22,955         |
| Net Interest Income   | \$ 60,633                       | \$ 59,290            | \$ 56,678             | \$ 55,002        | \$ 52,135         |
| Provision for Credit Losses   | \$ 3,200                        | \$ 1,840             | \$ 1,660              | \$ 1,560         | \$ 1,820          |
| Noninterest Income  | \$ 17,737                       | \$ 15,911            | \$ 13,726             | \$ 13,182        | \$ 12,473         |
| Noninterest Expense   | \$ 50,442                       | \$ 49,684            | \$ 45,796             | \$ 45,055        | \$ 45,570         |
| Income Tax Expense  | \$ 4,514                        | \$ 3,904             | \$ 4,382              | \$ 3,920         | \$ 2,882          |
| Net Income  | \$ 20,192                       | \$ 19,755            | \$ 18,538             | \$ 17,621        | \$ 14,319         |
| <b>Per Share Data:</b>  |                                 |                      |                       |                  |                   |
| Net Earnings  | \$ 1.26                         | \$ 1.23              | \$ 1.16               | \$ 1.10          | \$ 0.89           |
| Cash Dividends Declared and Paid  | \$ 0.23                         | \$ 0.21              | \$ 0.21               | \$ 0.21          | \$ 0.21           |
| Book Value  | \$ 37.74                        | \$ 36.82             | \$ 35.56              | \$ 33.97         | \$ 32.94          |
| Tangible Book Value (non-GAAP)  | \$ 36.64                        | \$ 35.71             | \$ 34.45              | \$ 32.87         | \$ 31.84          |
| Weighted Average Shares<br>Outstanding - Class A  | 7,077,573                       | 7,817,230            | 7,817,230             | 7,821,445        | 7,824,785         |
| Weighted Average Shares<br>Outstanding - Class B  | 8,885,145                       | 8,182,248            | 8,182,248             | 8,205,218        | 8,205,218         |
| Shares Outstanding at End of<br>Period - Class A  | 7,025,409                       | 7,816,200            | 7,816,200             | 7,818,000        | 7,822,500         |
| Shares Outstanding at End of<br>Period - Class B  | 8,937,309                       | 8,146,518            | 8,146,518             | 8,205,218        | 8,205,218         |
| * All Class A share and per share amounts reflect the Company's 150-for-1 Class A stock split on May 1, 2025. |                                 |                      |                       |                  |                   |
| <b>Selected Period End Balance Sheet Data:</b>  |                                 |                      |                       |                  |                   |
| Cash and Cash Equivalents   | \$ 422,692                      | \$ 456,088           | \$ 484,330            | \$ 289,546       | \$ 388,925        |
| Investment Securities   | \$ 1,755,612                    | \$ 1,774,845         | \$ 1,801,310          | \$ 1,811,944     | \$ 1,848,784      |
| Total Loans Held for Investment   | \$ 4,348,916                    | \$ 4,338,160         | \$ 4,243,232          | \$ 4,209,033     | \$ 4,122,079      |
| Allowance for Credit Losses   | \$ (48,777)                     | \$ (47,757)          | \$ (46,773)           | \$ (46,441)      | \$ (45,379)       |
| Total Assets  | \$ 6,788,731                    | \$ 6,853,813         | \$ 6,819,828          | \$ 6,607,007     | \$ 6,664,670      |
| Interest-Bearing Deposits   | \$ 4,142,632                    | \$ 4,226,556         | \$ 4,133,612          | \$ 4,112,823     | \$ 4,108,020      |
| Noninterest-Bearing Deposits  | \$ 1,822,798                    | \$ 1,820,547         | \$ 1,922,248          | \$ 1,758,442     | \$ 1,831,609      |
| Total Deposits  | \$ 5,965,430                    | \$ 6,047,103         | \$ 6,055,859          | \$ 5,871,265     | \$ 5,939,629      |
| Borrowings  | \$ 144,179                      | \$ 144,179           | \$ 119,179            | \$ 119,179       | \$ 119,179        |
| Total Stockholders' Equity  | \$ 604,444                      | \$ 588,138           | \$ 567,999            | \$ 544,754       | \$ 528,391        |

**ALPINE BANKS OF COLORADO  
AND SUBSIDIARIES**  
SELECTED FINANCIAL DATA  
Unaudited  
(In thousands, except per share amounts)

|   | As of and for the quarter ended |                      |                       |                  |                   |
|---|---------------------------------|----------------------|-----------------------|------------------|-------------------|
|   | March 31,<br>2026               | December 31,<br>2025 | September 30,<br>2025 | June 30,<br>2025 | March 31,<br>2025 |
| <b>Summary Performance Ratios:</b>  |                                 |                      |                       |                  |                   |
| Return on Average Assets<br>(Annualized)  | 1.21%                           | 1.16%                | 1.09%                 | 1.06%            | 0.87%             |
| Return on Average Equity<br>(Annualized)  | 13.76%                          | 14.26%               | 13.38%                | 13.24%           | 11.38%            |
| Net Interest Margin <sup>1</sup>  | 3.72%                           | 3.57%                | 3.54%                 | 3.50%            | 3.38%             |
| Yield on Loans  | 6.07%                           | 6.26%                | 6.15%                 | 6.05%            | 5.95%             |
| Cost of Interest-Bearing Deposits   | 1.81%                           | 1.94%                | 2.04%                 | 2.05%            | 2.10%             |
| Efficiency Ratio  | 65.57%                          | 64.71%               | 65.20%                | 65.86%           | 70.54%            |
| <sup>1</sup> Net interest margin in calculated as the annual net interest income, on a fully tax-equivalent basis, dividend by average interest-earning assets. |                                 |                      |                       |                  |                   |
| <b>Summary Credit Quality Data:</b>   |                                 |                      |                       |                  |                   |
| Nonperforming Loans   | \$ 14,065                       | \$ 10,856            | \$ 9,098              | \$ 10,828        | \$ 10,280         |
| Nonperforming Loans to Total<br>Loans Held for Investment   | 0.32%                           | 0.25%                | 0.21%                 | 0.26%            | 0.25%             |
| Other Real Estate Owned   | \$ 459                          | \$ 23,103            | \$ 22,500             | \$ 22,500        | \$ 22,500         |
| Nonperforming Assets to Total<br>Assets   | 0.21%                           | 0.49%                | 0.47%                 | 0.50%            | 0.49%             |
| Allowance for Credit Losses to<br>Total Loans Held for Investment   | 1.12%                           | 1.10%                | 1.10%                 | 1.10%            | 1.10%             |
| Net Charge-Offs to Average Loans<br>Outstanding (Annualized)  | 0.19%                           | 0.07%                | 0.07%                 | 0.08%            | 0.08%             |
| <b>Capital Ratios:</b>  |                                 |                      |                       |                  |                   |
| Total Stockholders' Equity to Total<br>Assets   | 8.90%                           | 8.57%                | 8.32%                 | 8.24%            | 7.92%             |
| Tangible Common Equity to<br>Tangible Assets (non-GAAP)   | 8.66%                           | 8.34%                | 8.08%                 | 7.99%            | 7.68%             |
| Tier 1 Leverage Ratio   | 10.14%                          | 9.88%                | 9.75%                 | 9.63%            | 9.46%             |
| Common Equity Tier 1 to Risk-<br>Weighted Assets  | 12.96%                          | 12.61%               | 12.49%                | 12.26%           | 12.23%            |
| Tier 1 Capital to Average Assets  | 9.09%                           | 8.85%                | 8.77%                 | 8.68%            | 8.52%             |
| Total Capital to Risk-Weighted<br>Assets  | 17.12%                          | 16.72%               | 15.92%                | 15.68%           | 15.92%            |

**ALPINE BANKS OF COLORADO  
AND SUBSIDIARIES**

**AVERAGE BALANCES AND YIELDS**

Unaudited

(In thousands, except per share amounts)

|   | For the Three Months Ended |                     |            | For the Three Months Ended |                     |            |
|---|----------------------------|---------------------|------------|----------------------------|---------------------|------------|
|   | March 31, 2026             |                     |            | March 31, 2025             |                     |            |
|   | Average<br>Balance         | Average<br>Interest | Yield/Rate | Average<br>Balance         | Average<br>Interest | Yield/Rate |
| <b>Assets</b>   |                            |                     |            |                            |                     |            |
| Loans <sup>1</sup>                                      | \$ 4,299,252               | \$ (63,892)         | 6.17%      | \$ 4,050,085               | \$ (58,646)         | 5.95%      |
| Debt Securities - taxable                               | \$ 1,765,228               | \$ (12,199)         | 2.76%      | \$ 1,852,699               | \$ (12,457)         | 2.69%      |
| <b>Total Interest-Earning<br/>Assets</b>                | <u>\$ 6,064,480</u>        |                     |            | <u>\$ 5,902,784</u>        |                     |            |
| Assets Other than Loans or<br>Securities                | <u>\$ 756,791</u>          |                     |            | <u>\$ 554,394</u>          |                     |            |
| <b>Total Assets</b>                                     | <u><u>\$ 6,821,272</u></u> |                     |            | <u><u>\$ 6,594,831</u></u> |                     |            |
| <b>Liabilities &amp; Stockholders'<br/>Equity</b>       |                            |                     |            |                            |                     |            |
| Interest-Bearing Deposits                               | \$ 3,464,530               | \$ 13,475           | 1.56%      | \$ 3,192,327               | \$ 15,674           | 1.96%      |
| Time Deposits   | <u>\$ 720,065</u>          | \$ 5,748            | 3.19%      | <u>\$ 893,764</u>          | \$ 6,921            | 3.10%      |
| <b>Total Interest-Bearing<br/>Liabilities</b>           |                            |                     |            | \$ 1,794,527               |                     |            |
| Demand Deposits   | \$ 1,821,672               |                     |            | \$ 77,410                  |                     |            |
| Other Liabilities                                       | \$ 74,534                  |                     |            | <u>\$ 517,160</u>          |                     |            |
| Stockholders' Equity                                    | <u>\$ 595,847</u>          |                     |            | <u>\$ 6,594,831</u>        |                     |            |
| <b>Total Liabilities &amp;<br/>Stockholders' Equity</b> | <u><u>\$ 6,821,271</u></u> |                     |            | <u><u>\$ 6,594,831</u></u> |                     |            |
| Net Interest Income                                     |                            | <u>\$ 57,441</u>    |            |                            | <u>\$ 49,256</u>    |            |
| Net Interest Margin <sup>2</sup>                        |                            |                     | 3.65%      |                            |                     | 3.28%      |

<sup>1</sup> Average loan balances include nonaccrual loans and loans held for sale

<sup>2</sup> Net interest margin is calculated as the annualized net interest income, on a fully tax-equivalent basis, divided by average interest-earning assets.

**ALPINE BANKS OF COLORADO  
AND SUBSIDIARIES**

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

Unaudited

(In thousands, except share amounts)

|  | March 31,<br>2026   | December 31,<br>2025 | September 30,<br>2025 | June 30,<br>2025    | March 31,<br>2025   |
|--|---------------------|----------------------|-----------------------|---------------------|---------------------|
| <b>ASSETS</b>  |                     |                      |                       |                     |                     |
| Cash and due from banks  | \$ 422,692          | \$ 456,088           | \$ 484,330            | \$ 289,546          | \$ 388,925          |
| Investment securities:   |                     |                      |                       |                     |                     |
| Securities available for sale, at fair value   | 741,601             | 739,438              | 740,669               | 727,321             | 736,879             |
| Securities held to maturity, at amortized cost   | 1,014,011           | 1,035,407            | 1,060,641             | 1,084,624           | 1,111,905           |
| Investments in Alpine Capital and trust preferred securities   | 2,093               | 2,094                | 2,134                 | 2,134               | 2,134               |
| Loans held for resale, at cost which approximates fair value   | 2,556               | 5,407                | 4,039                 | 6,581               | 7,408               |
| Loans receivable, net of deferred loan fees  | 4,348,916           | 4,338,160            | 4,243,232             | 4,209,033           | 4,122,079           |
| Allowance for loan and lease losses  | (48,777)            | (47,757)             | (46,773)              | (46,441)            | (45,379)            |
| Loans receivable, net of deferred loan fees and allowance for loan and lease losses  | 4,300,139           | 4,290,403            | 4,196,459             | 4,162,592           | 4,076,700           |
| Accrued interest receivable  | 30,699              | 27,283               | 31,134                | 27,429              | 31,164              |
| Cash surrender value of life insurance policies  | 104,829             | 110,631              | 108,063               | 107,411             | 106,609             |
| Bank property, equipment, and leasehold improvements, net  | 70,019              | 71,275               | 72,152                | 73,918              | 74,387              |
| Goodwill   | 17,631              | 17,631               | 17,631                | 17,631              | 17,631              |
| Deferred tax asset, net  | 26,791              | 26,070               | 27,152                | 29,928              | 30,007              |
| Other assets   | 55,670              | 72,087               | 75,423                | 77,892              | 80,922              |
| <b>Total Assets</b>  | <b>\$ 6,788,731</b> | <b>\$ 6,853,813</b>  | <b>\$ 6,819,828</b>   | <b>\$ 6,607,007</b> | <b>\$ 6,664,670</b> |
| <b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>  |                     |                      |                       |                     |                     |
| <b>Deposits</b>  |                     |                      |                       |                     |                     |
| Demand   | \$ 1,822,798        | \$ 1,820,547         | \$ 1,922,248          | \$ 1,758,442        | \$ 1,831,609        |
| Interest checking  | 930,072             | 1,013,811            | 913,644               | 939,066             | 936,123             |
| Money fund   | 2,422,792           | 2,367,703            | 2,283,591             | 2,234,545           | 2,219,306           |
| Savings  | 98,461              | 96,221               | 96,947                | 98,106              | 103,725             |
| Certificates of deposit  | 691,308             | 748,821              | 839,430               | 841,106             | 848,867             |
| <b>Total Deposits</b>  | <b>5,965,430</b>    | <b>6,047,103</b>     | <b>6,055,859</b>      | <b>5,871,265</b>    | <b>5,939,629</b>    |
| <b>Other Liabilities</b>   |                     |                      |                       |                     |                     |
| Other liabilities  | 72,160              | 70,826               | 71,671                | 67,132              | 71,948              |
| Accrued interest payable   | 2,517               | 3,566                | 5,119                 | 4,677               | 5,523               |
| Subordinated debentures held by subsidiary trusts  | 69,179              | 69,179               | 69,179                | 69,179              | 69,179              |
| Subordinated debt  | 75,000              | 75,000               | 50,000                | 50,000              | 50,000              |
| <b>Total Other Liabilities</b>   | <b>218,856</b>      | <b>218,571</b>       | <b>195,969</b>        | <b>190,988</b>      | <b>196,650</b>      |
| <b>Total Liabilities</b>   | <b>6,184,286</b>    | <b>6,265,675</b>     | <b>6,251,829</b>      | <b>6,062,253</b>    | <b>6,136,279</b>    |
| <b>Equity</b>  |                     |                      |                       |                     |                     |
| Alpine Banks of Colorado Stockholders' equity  |                     |                      |                       |                     |                     |
| Common stock, Class A, voting no par value, 15,000,000 shares authorized,<br>7,025,409 (March 31, 2026), 7,816,200 (December 31, 2025),<br>and 7,822,500 (March 31, 2025) shares issued and outstanding <sup>1</sup> | 25                  | 25                   | 25                    | 25                  | 25                  |
| Common stock, Class B, non-voting no par value, 15,000,000 shares authorized,<br>8,937,309 (March 31, 2026), 8,146,518 (December 31, 2025)<br>and 8,205,218 (March 31, 2025) shares issued and outstanding           | 34,024              | 34,024               | 34,024                | 34,024              | 34,024              |
| Contributed capital  | 6,771               | 6,771                | 6,771                 | 6,779               | 6,780               |
| Retained earnings  | 598,206             | 581,686              | 565,283               | 552,605             | 538,475             |
| Accumulated other comprehensive loss, net of tax effect  | (35,020)            | (34,818)             | (38,547)              | (49,132)            | (51,369)            |
| <b>Total Alpine Banks of Colorado Stockholders' Equity</b>   | <b>604,006</b>      | <b>587,687</b>       | <b>567,556</b>        | <b>544,301</b>      | <b>527,934</b>      |
| Noncontrolling interest  | 438                 | 450                  | 444                   | 453                 | 456                 |
| <b>Total Equity</b>  | <b>604,444</b>      | <b>588,138</b>       | <b>567,999</b>        | <b>544,754</b>      | <b>528,391</b>      |
| <b>Total Liabilities and Stockholders' Equity</b>  | <b>\$ 6,788,730</b> | <b>\$ 6,853,813</b>  | <b>\$ 6,819,828</b>   | <b>\$ 6,607,007</b> | <b>\$ 6,664,670</b> |

<sup>1</sup> Class A shares authorized and outstanding have been adjusted to reflect the Company's 150-for-1 Class A stock split on May 1, 2025.

**ALPINE BANKS OF COLORADO  
AND SUBSIDIARIES**

CONSOLIDATED STATEMENTS OF INCOME

Unaudited

(In thousands, except per share amounts)

|  | Three Months Ended |                      |                       |                  |                   |
|--|--------------------|----------------------|-----------------------|------------------|-------------------|
|  | March 31,<br>2026  | December 31,<br>2025 | September 30,<br>2025 | June 30,<br>2025 | March 31,<br>2025 |
| <b>Interest Income</b>   |                    |                      |                       |                  |                   |
| Loans receivable   | \$ 67,188          | \$ 66,883            | \$ 65,743             | \$ 63,100        | \$ 60,215         |
| Securities and other   | \$ 14,279          | \$ 15,203            | \$ 14,641             | \$ 15,001        | \$ 14,875         |
| <i>Total Interest Income</i>   | <u>\$ 81,467</u>   | <u>\$ 82,087</u>     | <u>\$ 80,384</u>      | <u>\$ 78,101</u> | <u>\$ 75,090</u>  |
| <b>Interest Expense</b>  |                    |                      |                       |                  |                   |
| Deposits   | \$ 18,415          | \$ 20,031            | \$ 21,111             | \$ 21,135        | \$ 20,996         |
| Other  | \$ 2,420           | \$ 2,766             | \$ 2,595              | \$ 1,964         | \$ 1,959          |
| <i>Total Interest Expense</i>  | <u>\$ 20,834</u>   | <u>\$ 22,797</u>     | <u>\$ 23,705</u>      | <u>\$ 23,099</u> | <u>\$ 22,955</u>  |
| <i>Net Interest Income Before Provision For Loan Losses</i>                | <u>\$ 60,633</u>   | <u>\$ 59,290</u>     | <u>\$ 56,678</u>      | <u>\$ 55,002</u> | <u>\$ 52,135</u>  |
| <b>Provision for Loan Losses</b>   | <u>\$ 3,200</u>    | <u>\$ 1,840</u>      | <u>\$ 1,660</u>       | <u>\$ 1,560</u>  | <u>\$ 1,820</u>   |
| <i>Net Interest Income After Provision For Loan Losses</i>                 | <u>\$ 57,433</u>   | <u>\$ 57,450</u>     | <u>\$ 55,018</u>      | <u>\$ 53,442</u> | <u>\$ 50,315</u>  |
| <b>Noninterest Income</b>  |                    |                      |                       |                  |                   |
| Other income   | \$ 13,226          | \$ 9,512             | \$ 9,306              | \$ 8,795         | \$ 8,377          |
| Service charges on deposit accounts  | \$ 3,697           | \$ 3,831             | \$ 3,768              | \$ 3,585         | \$ 3,312          |
| Earnings on life insurance   | \$ 814             | \$ 2,568             | \$ 652                | \$ 802           | \$ 784            |
| <i>Total Noninterest Income</i>  | <u>\$ 17,737</u>   | <u>\$ 15,911</u>     | <u>\$ 13,726</u>      | <u>\$ 13,182</u> | <u>\$ 12,473</u>  |
| <b>Noninterest Expense</b>   |                    |                      |                       |                  |                   |
| Salaries and employee benefits   | \$ 26,732          | \$ 25,635            | \$ 24,616             | \$ 23,898        | \$ 24,709         |
| Other expense  | \$ 18,723          | \$ 18,674            | \$ 15,829             | \$ 16,022        | \$ 15,231         |
| Occupancy expense  | \$ 3,114           | \$ 3,141             | \$ 3,059              | \$ 2,858         | \$ 3,508          |
| Furniture and fixture expense  | \$ 1,874           | \$ 2,233             | \$ 2,291              | \$ 2,277         | \$ 2,121          |
| <i>Total Noninterest Expense</i>   | <u>\$ 50,442</u>   | <u>\$ 49,684</u>     | <u>\$ 45,796</u>      | <u>\$ 45,055</u> | <u>\$ 45,570</u>  |
| <i>Net Income Before Income Taxes</i>                                      | <u>\$ 24,727</u>   | <u>\$ 23,677</u>     | <u>\$ 22,948</u>      | <u>\$ 21,569</u> | <u>\$ 17,218</u>  |
| <b>Income Tax Expense</b>  | <u>\$ 4,514</u>    | <u>\$ 3,904</u>      | <u>\$ 4,382</u>       | <u>\$ 3,920</u>  | <u>\$ 2,882</u>   |
| <i>Consolidated Net Income</i>   | <u>\$ 20,213</u>   | <u>\$ 19,773</u>     | <u>\$ 18,566</u>      | <u>\$ 17,649</u> | <u>\$ 14,336</u>  |
| Less: Net income attributed to noncontrolling interest                     | \$ 21              | \$ 18                | \$ 28                 | \$ 28            | \$ 17             |
| <i>Net Income Attributable to Shareholders of Alpine Banks of Colorado</i> | <u>\$ 20,192</u>   | <u>\$ 19,755</u>     | <u>\$ 18,538</u>      | <u>\$ 17,621</u> | <u>\$ 14,319</u>  |

**ALPINE BANKS OF COLORADO  
AND SUBSIDIARIES**

**LOAN COMPOSITION**

Unaudited  
(In thousands)

|                                 | As of               |                      |
|---------------------------------|---------------------|----------------------|
|                                 | March 31,<br>2026   | December 31,<br>2025 |
| <b>Loans:</b>                   |                     |                      |
| Commercial Real Estate          | \$ 1,623,859        | \$ 1,554,525         |
| Commercial & Industrial         | \$ 307,574          | \$ 301,204           |
| Consumer:                       |                     |                      |
| 1-4 Family Residential          | \$ 1,324,002        | \$ 1,320,715         |
| Other Consumer                  | \$ 645,661          | \$ 655,423           |
| Construction                    | \$ 447,819          | \$ 506,293           |
| Total Loans Held for Investment | <u>\$ 4,348,916</u> | <u>\$ 4,338,160</u>  |

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**ALPINE BANKS OF COLORADO  
AND SUBSIDIARIES**

**DEPOSIT COMPOSITION**

Unaudited  
(In thousands)

|   | As of               |                      |
|---|---------------------|----------------------|
|   | March 31,<br>2026   | December 31,<br>2025 |
| <b>Deposits:</b>                        |                     |                      |
| Noninterest-bearing deposits            | \$ 1,822,798        | \$ 1,820,547         |
| Interest-bearing deposits               | \$ 930,072          | \$ 1,013,811         |
| Money Fund & other transaction accounts | \$ 2,422,792        | \$ 2,367,703         |
| Other Savings Accounts                  | \$ 98,461           | \$ 96,221            |
| Time Deposits                           | \$ 691,308          | \$ 748,822           |
| Total Deposits                          | <u>\$ 5,965,430</u> | <u>\$ 6,047,103</u>  |
|   | -                   | -                    |

**ALPINE BANKS OF COLORADO  
AND SUBSIDIARIES**

RECONCILIATION OF NON-GAAP FINANCIAL MEASURES

Unaudited  
(In thousands)

|                                      | For the quarter ended |                      |                                |                     |                     |
|--------------------------------------|-----------------------|----------------------|--------------------------------|---------------------|---------------------|
|                                      | March 31,<br>2026     | December 31,<br>2025 | September 30,<br>2025          | June 30,<br>2025    | March 31,<br>2025   |
| <b>Pre-tax, Pre-Provision Income</b> |                       |                      |                                |                     |                     |
| Net Income                           | \$ 20,213             | \$ 19,773            | \$ 18,566                      | \$ 17,649           | \$ 14,336           |
| Income Tax Expense                   | \$ 4,514              | \$ 3,904             | \$ 4,382                       | \$ 3,920            | \$ 2,882            |
| Provision for Credit Losses          | \$ 3,200              | \$ 1,840             | \$ 1,660                       | \$ 1,560            | \$ 1,820            |
| Pre-Tax, Pre-Provision Income        | <u>\$ 27,927</u>      | <u>\$ 25,517</u>     | <u>\$ 24,608</u>               | <u>\$ 23,129</u>    | <u>\$ 19,038</u>    |
| <br>                                 |                       |                      |                                |                     |                     |
|                                      | March 31,<br>2026     | December 31,<br>2025 | As of<br>September 30,<br>2025 | June 30,<br>2025    | March 31,<br>2025   |
| <b>Tangible Common Equity</b>        |                       |                      |                                |                     |                     |
| Total Common Stockholders' Equity    | \$ 604,006            | \$ 587,687           | \$ 567,556                     | \$ 544,301          | \$ 527,934          |
| Less: Goodwill and Other Intangibles | \$ (17,631)           | \$ (17,631)          | \$ (17,631)                    | \$ (17,631)         | \$ (17,631)         |
| <b>Tangible Common Equity</b>        | <u>\$ 586,374</u>     | <u>\$ 570,056</u>    | <u>\$ 549,924</u>              | <u>\$ 526,670</u>   | <u>\$ 510,303</u>   |
| <br>                                 |                       |                      |                                |                     |                     |
| <b>Tangible Assets</b>               |                       |                      |                                |                     |                     |
| Total Assets                         | \$ 6,788,731          | \$ 6,853,813         | \$ 6,819,828                   | \$ 6,607,007        | \$ 6,664,670        |
| Less: Goodwill and Other Intangibles | \$ (17,631)           | \$ (17,631)          | \$ (17,631)                    | \$ (17,631)         | \$ (17,631)         |
| <b>Tangible Assets</b>               | <u>\$ 6,771,099</u>   | <u>\$ 6,836,181</u>  | <u>\$ 6,802,197</u>            | <u>\$ 6,589,376</u> | <u>\$ 6,647,039</u> |
| Shares Outstanding                   | <u>15,962,718</u>     | <u>15,962,718</u>    | <u>15,962,718</u>              | <u>16,023,218</u>   | <u>16,027,718</u>   |

<sup>1</sup> Class A shares authorized and outstanding have been adjusted to reflect the Company's 150-for-1 Class A stock split on May 1, 2025.