# 1. Net Income Summary.

1. Net Income Summary.			// 4b			4-1		
			(in the	ousands except per	-snare amoun Q3'23 /	its)		9/30'23YTD /
	Q3'2023	Q3'2022	Q3'22	Q2'2023	Q2'23	9/30'23YTD	9/30'22YTD	9/30'22YTD
	4=0.000	***	40.00/	***	0.00/	****	****	00.00/
Net Interest and Fee Income (FTE)     Provision (Reversal of Provision) for Credit Losses (2)	\$72,092 400	\$60,780	18.6% n/m	\$70,281	2.6% n/m	\$211,935 (1,150)	\$152,620	38.9% n/m
3 Noninterest Income (1)	11,281	11,818	-4.5%	10,700	5.4%	32,530	34,658	-6.1%
4 Noninterest Expense	25,650	24,767	3.6%	25,839	-0.7%	77,699	74,271	4.6%
5 Income Before Taxes (FTE)	57,323	47,831	19.8%	55,142	4.0%	167,916	113,007	48.6%
6 Income Tax Provision (FTE)	15,722	13,071	20.3%	14,894	5.6%	45,616	30,317	50.5%
7 Net Income	\$41,601	\$34,760	19.7%	\$40,248	3.4%	\$122,300	\$82,690	47.9%
8 Average Common Shares Outstanding	26,648	26,906	-1.0%	26,648	0.0%	26,718	26,889	-0.6%
9 Diluted Average Common Shares Outstanding	26,650	26,916	-1.0%	26,648	0.0%	26,721	26,901	-0.7%
10 Operating Ratios:	\$1.56	\$1.29	20.9%	\$1.51	3.3%	64.50	62.00	48.7%
11 Basic Earnings Per Common Share 12 Diluted Earnings Per Common Share	1.56	1.29	20.9%	1.51	3.3%	\$4.58 4.58	\$3.08 3.07	49.2%
13 Return On Assets (a)	2.41%	1.85%		2.35%		2.36%	1.49%	
14 Return On Common Equity (a)	18.3%	17.1%		18.4%		18.6%	14.0%	
15 Net Interest Margin (FTE) (a)	4.43%	3.44%		4.34%		4.32%	2.90%	
16 Efficiency Ratio (FTE)	30.8%	34.1%		31.9%		31.8%	39.7%	
17 Dividends Paid Per Common Share	\$0.44	\$0.42	4.8%	\$0.42	4.8%	\$1.28	\$1.26	1.6%
18 Common Dividend Payout Ratio	28%	33%		28%		28%	41%	
2. Net Interest Income.				(dellere le the				
			Q3'23 /	(dollars in thou	Q3'23 /			9/30'23YTD /
	Q3'2023	Q3'2022	Q3'22	Q2'2023	Q2'23	9/30'23YTD	9/30'22YTD	9/30'22YTD
1 Interest and Fee Income (FTE)	\$73,225	\$61,267	19.5%	\$70,888	3.3%	\$214,146	\$154,070	39.0%
2 Interest Expense 3 Net Interest and Fee Income (FTE)	1,133 \$72,092	\$60,780	132.6% 18.6%	\$70,281	86.7% 2.6%	2,211 \$211,935	1,450 \$152,620	52.5% 38.9%
3 Net likerest and ree income (F1E)	\$12,032	\$60,780	10.0 //	\$70,201	2.0 /0	\$211,933	\$132,020	30.970
4 Average Earning Assets	\$6,438,411	\$7,041,313	-8.6%	\$6,457,270	-0.3%	\$6,519,448	\$7,013,627	-7.0%
5 Average Interest-Bearing Liabilities	3,118,632	3,520,083	-11.4%	3,144,264	-0.8%	3,182,734	3,538,361	-10.1%
6 Yield on Earning Assets (FTE) (a) 7 Cost of Funds (a)	4.50%	3.47%		4.38%		4.36%	2.93%	
7 Cost of Funds (a) 8 Net Interest Margin (FTE) (a)	0.07% 4.43%	0.03% 3.44%		0.04% 4.34%		0.04% 4.32%	0.03% 2.90%	
9 Interest Expense/Interest-Bearing	4.4070	0.4470		4.0470		4.02 /0	2.50 /0	
Liabilities (a)	0.14%	0.05%		0.08%		0.09%	0.05%	
10 Net Interest Spread (FTE) (a)	4.36%	3.42%		4.30%		4.27%	2.88%	
3. Loans & Other Earning Assets.								
3. Louis & Other Lanning Assets.			(ave	rage volume, dollar	s in thousand	s)		
			Q3'23 /		Q3'23 /	•		9/30'23YTD /
	Q3'2023	Q3'2022	Q3'22	Q2'2023	Q2'23	9/30'23YTD	9/30'22YTD	9/30'22YTD
4. Total Assats	\$C 047 CO4	67 472 204	-8.4%	\$6 00E E04	0.20/	¢¢ 040 907	67 422 440	6.69/
1 Total Assets 2 Total Earning Assets	\$6,847,691 6,438,411	\$7,472,304 7,041,313	-8.4% -8.6%	\$6,865,591 6,457,270	-0.3% -0.3%	\$6,940,897 6,519,448	\$7,433,140 7,013,627	-6.6% -7.0%
3 Total Loans	903,854	989,033	-8.6%	926,795	-2.5%	925,351	1,009,314	-8.3%
4 Commercial Loans	151,431	190,325	-20.4%	157,975	-4.1%	158,204	200,206	-21.0%
5 Commercial Real Estate Loans	493,072	494,717	-0.3%	491,902	0.2%	492,702	508,812	-3.2%
6 Consumer Loans	259,351 5 247 119	303,991	-14.7%	276,918	-6.3%	274,445	300,296	-8.6%
7 Total Investment Securities 8 Debt Securities Available for Sale	5,247,118 4,353,794	5,552,588 4,845,055	-5.5% -10.1%	5,365,377 4,460,339	-2.2% -2.4%	5,385,986 4,482,376	5,172,003 4,741,400	4.1% -5.5%
9 Debt Securities Held to Maturity	893.324	707,533	26.3%	905,038	-1.3%	903,610	430,603	109.8%
10 Total Interest-Bearing Cash	287,439	499,692	-42.5%	165,098	74.1%	208,111	832,310	-75.0%
11 Loans / Deposits	15.8%	15.2%		16.0%		15.8%	15.7%	
4. Deposits, Other Interest-Bearing Liabilities & Equity.								
,			(ave	rage volume, dollar	s in thousand	s)		
			Q3'23 /		Q3'23 /			9/30'23YTD /
	Q3'2023	Q3'2022	Q3'22	Q2'2023	Q2'23	9/30'23YTD	9/30'22YTD	9/30'22YTD
1 Total Deposits	\$5,722,817	\$6,495,051	-11.9%	\$5,797,504	-1.3%	\$5,859,506	\$6,437,943	-9.0%
2 Noninterest Demand	2,721,358	3,058,662	-11.9%	2,751,319	-1.1%	2,774,282	3,020,892	-8.2%
3 Interest-Bearing Transaction	1,149,483	1,308,310	-12.1%	1,159,653	-0.9%	1,180,551	1,290,850	-8.5%
4 Savings	1,741,994	1,989,275	-12.4%	1,763,410	-1.2%	1,783,891	1,984,931	-10.1%
5 Time greater than \$100K	43,073	62,014	-30.5%	53,901	-20.1%	51,481	63,318	-18.7%
6 Time less than \$100K	66,909 117 173	76,790 83.694	-12.9% 40.0%	69,221	-3.3% 10.5%	69,301 97,510	77,952 121 310	-11.1% -19.6%
7 Total Short-Term Borrowings 8 Shareholders' Equity	117,173 902,300	83,694 807,428	40.0% 11.7%	98,079 877,964	19.5% 2.8%	97,510 879,740	121,310 790,691	-19.6% 11.3%
	302,000	,.=0	, ,	,	2.570	_, _, .0		, 0
9 Demand Deposits / Total Deposits	47.6%	47.1%		47.5%		47.3%	46.9%	
10 Transaction & Savings Deposits / Total Deposits	98.1%	97.9%		97.9%		97.9%	97.8%	

# 5. Interest Yields Earned & Rates Paid.

5. Interest Yields Earned & Rates Paid.								
		0010000	(do	llars in thousands)		0010000		
	Average	Q3'2023 Income/	Yield (a)/	Q2'2023 Yield (a)/	Average	Q3'2022 Income/	Yield (a)/	-
	Volume	Expense	Rate (a)	Rate (a)	Volume	Expense	Rate (a)	
4. Interest 0 Fee become Fermali								
1 Interest & Fee Income Earned: 2 Total Earning Assets (FTE)	\$6,438,411	\$73,225	4.50%	4.38%	\$7.041.313	\$61,267	3.47%	
3 Total Loans (FTE)	903,854	12,016	5.27%	5.17%	989,033	12,298	4.93%	
4 Commercial Loans (FTE)	151,431	2,743	7.19%	7.05%	190,325	2,843	5.93%	
5 Commercial Real Estate Loans	493,072	5,914	4.76%	4.67%	494,717	5,821	4.67%	
6 Consumer Loans	259,351	3,359	5.14%	4.97%	303,991	3,634	4.74%	
7 Total Investment Securities (FTE)	5,247,118	57,280	4.32%	4.22%	5,552,588	46,227	3.33%	
8 Total Debt Securities Available for Sale (FTE)	4,353,794	48,285	4.38%	4.26%	4,845,055	39,388	3.22%	
9 Corporate Securities	2,148,308	14,851	2.77%	2.80%	2,518,870	17,404	2.76%	
10 Collateralized Loan Obligations	1,530,992	28,023	7.16%	6.81%	1,600,611	16,355	4.00%	
11 Agency Mortgage Backed Securities	276,755	1,676	2.42%	2.42%	336,392	2,001	2.38%	
12 Securities of U.S. Government sponsored entities 13 Obligations of States and Political Subdivisions (FTE)	307,106	2,777	3.62%	3.62%	288,538	2,604	3.61%	
• • • • • • • • • • • • • • • • • • • •	76,406 14,227	573 385	3.00% 10.82%	3.00% 10.84%	86,357 14,287	660 364	3.06% 10.18%	
14 Other Debt Securities Available for Sale (FTE) 15 Total Debt Securities Held to Maturity (FTE)	893,324	8,995	4.03%	4.02%	707,533	6,839	3.87%	
16 Agency Mortgage Backed Securities	88,147	475	2.16%	2.15%	117,606	586	1.99%	
17 Corporate Securities	725,862	7,815	4.31%	4.32%	477,881	5,230	4.38%	
18 Obligations of States and Political Subdivisions (FTE)	79,315	705	3.55%	3.56%	112,046	1,023	3.65%	
19 Total Interest-Bearing Cash	287,439	3,929	5.35%	5.06%	499,692	2,742	2.15%	
as Internal Surveys Bolds								
20 Interest Expense Paid:	6 420 444	4 4 2 2	0.070/	0.040/	7 044 242	407	0.039/	
21 Total Earning Assets	6,438,411	1,133	0.07%	0.04%	7,041,313	487 487	0.03%	
22 Total Interest-Bearing Liabilities 23 Total Interest-Bearing Deposits	3,118,632 3,001,459	1,133 1,095	0.14% 0.14%	0.08% 0.08%	3,520,083 3,436,389	487 470	0.05% 0.05%	
23 Interest-Bearing Deposits 24 Interest-Bearing Transaction	1,149,483	1,095	0.14%	0.04%	1,308,310	94	0.03%	
25 Savings	1,741,994	886	0.20%	0.09%	1,989,275	290	0.06%	
26 Time less than \$100K	66,909	52	0.31%	0.30%	76,790	47	0.24%	
27 Time greater than \$100K	43,073	26	0.24%	0.23%	62,014	39	0.25%	
28 Total Short-Term Borrowings	117,173	38	0.13%	0.10%	83,694	17	0.08%	
		*== ***		4.0404		***		
29 Net Interest Income and Margin (FTE)		\$72,092	4.43%	4.34%		\$60,780	3.44%	
6. Noninterest Income.								
			(dellere i	. 41	4 <b>b</b>			
				n thousands excep		ounts)		
	02/2022	02/2022	Q3'23 /		Q3'23 /	•	0/20/22VTD	9/30'23YTD /
	Q3'2023	Q3'2022		Q2'2023		9/30'23YTD	9/30'22YTD	9/30'23YTD / 9/30'22YTD
Service Charges on Deposit Accounts	Q3'2023 \$3,705	Q3'2022 \$3,737	Q3'23 /		Q3'23 /	•	9/30'22YTD \$11,006	
Service Charges on Deposit Accounts     Merchant Processing Services			Q3'23 / Q3'22	Q2'2023	Q3'23 / Q2'23	9/30'23YTD		9/30'22YTD
	\$3,705	\$3,737	Q3'23 / Q3'22 -0.9%	Q2'2023 \$3,459	Q3'23 / Q2'23 7.1%	9/30'23YTD \$10,629	\$11,006	9/30'22YTD -3.4%
2 Merchant Processing Services	\$3,705 2,911	\$3,737 2,925	Q3'23 / Q3'22 -0.9% -0.5%	Q2'2023 \$3,459 2,869	Q3'23 / Q2'23 7.1% 1.5%	9/30'23YTD \$10,629 8,417	\$11,006 8,922	9/30'22YTD -3.4% -5.7%
2 Merchant Processing Services 3 Debit Card Fees (1)	\$3,705 2,911 1,717	\$3,737 2,925 1,594	Q3'23 / Q3'22 -0.9% -0.5% 7.7%	Q2'2023 \$3,459 2,869 1,759	Q3'23 / Q2'23 7.1% 1.5% -2.4%	9/30'23YTD \$10,629 8,417 5,118	\$11,006 8,922 6,175	9/30'22YTD -3.4% -5.7% -17.1%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees	\$3,705 2,911 1,717 783 640 463	\$3,737 2,925 1,594 810 594 463	Q3'23 / Q3'22 -0.9% -0.5% 7.7% -3.3% 7.7% 0.1%	Q2'2023 \$3,459 2,869 1,759 810 702 458	Q3'23 / Q2'23 7.1% 1.5% -2.4% -3.3% -8.8% 1.1%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320	\$11,006 8,922 6,175 2,462 1,514 1,392	9/30'22YTD -3.4% -5.7% -17.1% -4.2% 31.8% -5.2%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees	\$3,705 2,911 1,717 783 640 463 78	\$3,737 2,925 1,594 810 594 463 79	Q3'23 / Q3'22 -0.9% -0.5% 7.7% -3.3% 7.7%	Q2'2023 \$3,459 2,869 1,759 810 702	Q3'23 / Q2'23 7.1% 1.5% -2.4% -3.3% -8.8%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996	\$11,006 8,922 6,175 2,462 1,514 1,392 314	9/30'22YTD -3.4% -5.7% -17.1% -4.2% 31.8%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains	\$3,705 2,911 1,717 783 640 463	\$3,737 2,925 1,594 810 594 463	Q3'23 / Q3'22 -0.9% -0.5% 7.7% -3.3% 7.7% 0.1% -1.3% n/m	Q2'2023 \$3,459 2,869 1,759 810 702 458 103	Q3'23 / Q2'23 7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278	\$11,006 8,922 6,175 2,462 1,514 1,392	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses	\$3,705 2,911 1,717 783 640 463 78 278	\$3,737 2,925 1,594 810 594 463 79 923	Q3'23 / Q3'22 -0.9% -0.5% 7.7% -3.3% 7.7% 0.1% -1.3% n/m	\$3,459 2,869 1,759 810 702 458 103	Q3'23 / Q2'23 7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125)	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income	\$3,705 2,911 1,717 783 640 463 78 278 - 706	\$3,737 2,925 1,594 810 594 463 79 923 -	Q3'23 / Q3'22 -0.9% -0.5% 7.7% -3.3% 7.7% 0.1% -1.3% n/m 1.9%	Q2'2023 \$3,459 2,869 1,759 810 702 458 103 - (125) 665	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m n/m 6.2%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 - 1,950	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m 16.4%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses	\$3,705 2,911 1,717 783 640 463 78 278	\$3,737 2,925 1,594 810 594 463 79 923	Q3'23 / Q3'22 -0.9% -0.5% 7.7% -3.3% 7.7% 0.1% -1.3% n/m	\$3,459 2,869 1,759 810 702 458 103	Q3'23 / Q2'23 7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125)	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income	\$3,705 2,911 1,717 783 640 463 78 278 - 706	\$3,737 2,925 1,594 810 594 463 79 923 -	Q3'23 / Q3'22 -0.9% -0.5% 7.7% -3.3% 7.7% 0.1% -1.3% n/m 1.9%	Q2'2023 \$3,459 2,869 1,759 810 702 458 103 - (125) 665	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m n/m 6.2%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 - 1,950	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m 16.4%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios:	\$3,705 2,911 1,717 783 640 463 78 278 706	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818	Q3'23 / Q3'22  -0.9% -0.5% -0.5% 7.7% -3.3% 7.7% -1.3% n/m 1.9% -4.5%	Q2'2023 \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m n/m 6.2%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 - 1,950 \$34,658	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m n/m 16.4% -6.1%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income	\$3,705 2,911 1,717 783 640 463 78 278 - 706	\$3,737 2,925 1,594 810 594 463 79 923 -	Q3'23 / Q3'22 -0.9% -0.5% 7.7% -3.3% 7.7% 0.1% -1.3% n/m 1.9%	Q2'2023 \$3,459 2,869 1,759 810 702 458 103 - (125) 665	Q3'23 / Q2'23  7.1% 1.5% 2.24% -3.3% -8.8% 1.1% -24.3% n/m 6.2% 5.4%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 - 1,950	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m 16.4%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE)	\$3,705 2,911 1,717 783 640 463 78 278 - 706 \$11,281	\$3,737 2,925 1,594 810 594 463 79 923 693 \$11,818	Q3'23 / Q3'22  -0.9% -0.5% -0.5% 7.7% -3.3% 7.7% -1.3% n/m 1.9% -4.5%	Q2'2023 \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700	Q3'23 / Q2'23  7.1% 1.5% 2.24% -3.3% -8.8% 1.1% -24.3% n/m 6.2% 5.4%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m 16.4% -6.1%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income /Revenue (FTE)	\$3,705 2,911 1,717 783 6440 463 78 278 706 \$11,281	\$3,737 2,925 1,594 810 594 463 79 923 \$11,818	Q3'23 / Q3'22  -0.9% -0.5% -0.5% 7.7% -3.3% 7.7% -1.3% n/m 1.9% -4.5%	Q2'2023 \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700	Q3'23 / Q2'23  7.1% 1.5% 2.24% -3.3% -8.8% 1.1% -24.3% n/m 6.2% 5.4%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m 16.4% -6.1%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income /Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a)	\$3,705 2,911 1,717 783 640 463 78 278 706 \$11,281	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -1.4.8%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700  \$80,981 13,2% 0,24%	Q3'23 / Q2'23  7.1% 1.5% 2.24% -3.3% -8.8% 1.1% -24.3% n/m 6.2% 5.4% 3.0%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530 \$244,465 13.3% 0.24%	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% -31.8% -5.2% -14.0% n/m n/m 16.4% -6.1%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a)	\$3,705 2,911 1,717 783 640 463 78 278 706 \$11,281	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -1.4.8%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700  \$80,981 13,2% 0,24%	Q3'23 / Q2'23  7.1% 1.5% 2.24% -3.3% -8.8% 1.1% -24.3% n/m 6.2% 5.4% 3.0%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530 \$244,465 13.3% 0.24%	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% -31.8% -5.2% -14.0% n/m n/m 16.4% -6.1%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income /Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a)	\$3,705 2,911 1,717 783 640 463 78 278 706 \$11,281	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -1.4.8%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700  \$80,981 13,2% 0,24% \$12.19	Q3'23 / Q2'23  7.1% 1.5% 2.24% -3.3% -8.8% 1.1% -24.3% n/m 6.2% 5.4% 3.0%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530 \$244,465 13.3% 0.24%	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m 16.4% -6.1%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income /Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a)	\$3,705 2,911 1,717 783 640 463 78 278 706 \$11,281	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -1.4.8%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700  \$80,981 13,2% 0,24% \$12.19	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m n/m 6.2% 5.4%  3.0%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530 \$244,465 13.3% 0.24%	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m 16.4% -6.1%  30.5%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a) 7. Noninterest Expense.	\$3,705 2,911 1,717 783 640 463 78 278 706 \$11,281	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818  \$72,598 16.3% 0.23% \$10.70	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -1.4.8%  15.9%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700  \$80,981 13.2% 0,24% \$12.19  (dollars in thou	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m 6.2% 5.4%  3.0%  1.8%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530 \$244,465 13.3% 0,24% \$12.23	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658 \$187,278 18.5% 0.23% \$9.31	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m 16.4% -6.1%  30.5%  31.4%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a) 7. Noninterest Expense.	\$3,705 2,911 1,717 783 6440 463 78 278 706 \$11,281	\$3,737 2,925 1,594 810 594 463 79 923 \$11,818 \$72,598 16.3% 0.23% \$10.70	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5%  14.8%  Q3'23 / Q3'22 / Q3'22 / 4.5%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 . (125) 665 \$10,700  \$80,981 13,2% 0,24% \$12,19  (dollars in thou	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m n/m 6.2% 5.4% 3.0%  1.8%  usands) Q3'23 / Q2'23	9/30'23YTD  \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530  \$244,465 13.3% 0.24% \$12.23	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658 \$187,278 18.5% 0.23% \$9.31	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% -6.1% -6.1% -6.1% -6.1% -7.20 -7.2
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a)  7. Noninterest Expense.  1 Salaries & Benefits 2 Occupancy and Equipment	\$3,705 2,911 1,717 783 6440 463 78 278 706 \$11,281  \$83,373 13.5% 0.26% \$12.41	\$3,737 2,925 1,594 810 594 463 79 923 693 \$11,818  \$72,598 16.3% 0.23% \$10.70	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -1.5% -	Q2'2023  \$3,459 2,869 1,759 810 702 458 103	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% 5.4% 3.0% 1.8%  3.0% 1.8%  2sands) Q3'23 / Q2'23  -0.1% 1.1%	9/30'23YTD  \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530  \$244,465 13.3% 0.24% \$12.23  9/30'23YTD  \$35,715 15,562	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658 \$187,278 18.5% 0,23% \$9,30'22YTD \$34,643 14,666	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% -3.1.8% -5.2% -14.0% -6.1% -6.1%  30.5%  31.4%  9/30'23YTD / 9/30'22YTD  3.1% -6.1%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a) 7. Noninterest Expense.  1 Salaries & Benefits 2 Occupancy and Equipment 3 Outsourced Data Processing	\$3,705 2,911 1,717 783 640 463 78 278 278 \$11,281 \$83,373 13.5% 0.26% \$12.41  Q3'2023	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818  \$72,598 16.3% 0.23% \$10.70  Q3'2022	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.3% -1.4.5% -2.5% -	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700  \$80,981 13.2% 0,224% \$12.19  (dollars in thou Q2'2023  \$11,828 5,012 2,488	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m 6.2% 5.4%  3.0%  1.8%  usands) Q3'23 / Q2'23  -0.1% -0.1% -0.6%	9/30'23YTD \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530 \$244,465 13.3% 0,24% \$12.23 9/30'23YTD \$35,715 15,562 7,405	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658 \$187,278 18.5% 0.23% \$9.31 9/30'22YTD	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% -3.1.8% -5.2% -14.0% n/m n/m 16.4% -6.1% -30.5%  31.4%  9/30'23YTD / 9/30'22YTD  3.1% 6.1% 1.5%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a) 7. Noninterest Expense.  1 Salaries & Benefits 2 Occupancy and Equipment 3 Outsourced Data Processing 4 Limited Partnership Operating Losses	\$3,705 2,911 1,717 783 640 463 78 278 706 \$11,281  \$83,373 13.5% 0.26% \$12.41  Q3'2023  \$11,820 5,065 2,473 1,440	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818  \$72,598 16.3% 0.23% \$10.70  Q3'2022  \$11,311 5,064 2,434 1,431	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -4.5%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 (125) 665 \$10,700  \$80,981 13.2% 0.24% \$12.19  (dollars in thou Q2'2023  \$11,828 5,012 2,488 1,440	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m n/m 6.2% 5.4%  3.0%  1.8%  23'23 / Q2'23  -0.1% -0.6% -0.6% -0.0%	9/30'23YTD  \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530  \$244,465 13.3% 0.24% \$12.23  9/30'23YTD  \$35,715 15,562 7,405 4,314	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658 \$187,278 18.5% 0,23% \$9,31 9/30'22YTD \$34,643 14,666 7,294 4,293	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% -6.1% -6.1%  30.5%  31.4%  9/30'23YTD / 9/30'22YTD  3.1% 6.1% 6.1% -6.1%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a) 7. Noninterest Expense.  1 Salaries & Benefits 2 Occupancy and Equipment 3 Outsourced Data Processing 4 Limited Partnership Operating Losses 5 Professional Fees	\$3,705 2,911 1,717 783 6440 463 78 278 706 \$11,281  \$83,373 13.5% 0.26% \$12.41  Q3'2023  \$11,820 5,065 2,473 1,440 401	\$3,737 2,925 1,594 810 594 463 79 923 \$11,818  \$72,598 16.3% 0.23% \$10.70  Q3'2022  \$11,311 5,064 2,434 1,431 582	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -1.5% -1.5% -1.5% -1.5.9%  Q3'23 / Q3'22  4.5% -0.0% -1.6% -31.1%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700  \$80,981 13.2% 0.24% \$12.19  (dollars in thou Q2'2023  \$11,828 5,012 2,488 1,440 485	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m n/m 6.2% 5.4%  3.0%  1.8%  usands) Q3'23 / Q2'23  -0.1% 1.1% -0.6% 0.0% -17.3%	9/30'23YTD  \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530  \$244,465 13.3% 0.24% \$12.23  9/30'23YTD  \$35,715 15,562 7,405 4,314 1,362	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658 \$187,278 18.5% 0,23% \$9.31 9/30'22YTD \$34,643 14,666 7,294 4,293 2,054	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1% -6.1%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a) 7. Noninterest Expense.  1 Salaries & Benefits 2 Occupancy and Equipment 3 Outsourced Data Processing 4 Limited Partnership Operating Losses 5 Professional Fees	\$3,705 2,911 1,717 783 640 463 78 278 706 \$11,281  \$83,373 13.5% 0.26% \$12.41  Q3'2023  \$11,820 5,065 2,473 1,440	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818  \$72,598 16.3% 0.23% \$10.70  Q3'2022  \$11,311 5,064 2,434 1,431	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -4.5%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 (125) 665 \$10,700  \$80,981 13.2% 0.24% \$12.19  (dollars in thou Q2'2023  \$11,828 5,012 2,488 1,440	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m n/m 6.2% 5.4%  3.0%  1.8%  23'23 / Q2'23  -0.1% -0.6% -0.6% -0.0%	9/30'23YTD  \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530  \$244,465 13.3% 0.24% \$12.23  9/30'23YTD  \$35,715 15,562 7,405 4,314	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658 \$187,278 18.5% 0,23% \$9,31 9/30'22YTD \$34,643 14,666 7,294 4,293	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% -3.1.8% -5.2% -14.0% -6.1%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a) 7. Noninterest Expense.  1 Salaries & Benefits 2 Occupancy and Equipment 3 Outsourced Data Processing 4 Limited Partnership Operating Losses 5 Professional Fees 6 Courier Service	\$3,705 2,911 1,717 783 640 463 78 278 278 \$11,281  \$83,373 13.5% 0.26% \$12.41  Q3'2023  \$11,820 5,065 2,473 1,440 401 745	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818  \$72,598 16.3% 0.23% \$10.70  Q3'2022  \$11,311 5,064 2,434 1,431 582 671	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.3% -1.4.5%  14.8%  15.9%  Q3'23 / Q3'22  4.5% -0.0% -0.6% -0.6% -31.1% -11.0%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700  \$80,981 13.2% 0,224% \$12.19  (dollars in thou Q2'2023  \$11,828 5,012 2,488 1,440 485 611	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m 6.2% 5.4%  3.0%  1.8%  22'23  -0.1% -0.6% -0.6% -0.6% -0.6% -1.3% -1.7.3% -1.7.3% -1.7.3% -1.7.3% -1.7.3% -1.7.3% -1.7.3% -1.7.3% -1.9%	9/30'23YTD  \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530  \$244,465 13.3% 0.24% \$12.23  9/30'23YTD  \$35,715 15,562 7,405 4,314 1,362 1,971	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 - 1,950 \$34,658  \$187,278 18.5% 0,23% \$9,31  9/30'22YTD  \$34,643 14,666 7,294 4,293 2,054 1,914	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% -3.1.8% -5.2% -14.0% -6.1% -6.1%  30.5%  31.4%  9/30'23YTD / 9/30'22YTD  3.1% -6.1% -6.5% -3.3.7% -3.3.7% -3.0% -20.9%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a) 7. Noninterest Expense.  1 Salaries & Benefits 2 Occupancy and Equipment 3 Outsourced Data Processing 4 Limited Partnership Operating Losses 5 Professional Fees 6 Courier Service 7 Other Noninterest Expense 8 Total Noninterest Expense	\$3,705 2,911 1,717 783 640 463 78 278 706 \$11,281  \$83,373 13.5% 0.26% \$12.41  Q3'2023  \$11,820 5,065 2,473 1,440 401 745 3,706	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818  \$72,598 16.3% 0.23% \$10.70  Q3'2022  \$11,311 5,064 2,434 1,431 552 2,671 3,274	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -1.4.8%  15.9%  Q3'23 / Q3'22  4.5% -0.0% -1.6% -1.1.1% -1.0% -1.1.1% -1.1.0% -1.1.1% -1.1.0% -1.1.1%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700  \$80,981 13.2% 0.24% \$12.19  (dollars in thou Q2'2023  \$11,828 5,012 2,488 1,440 485 611 3,975	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m n/m 6.2% 5.4%  3.0%  1.8%  4.88%  3.0%  1.8%  -0.1% 1.1% -0.6% -0.0% -17.3% 21.9% -6.8%	9/30'23YTD  \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530  \$244,465 13.3% 0,24% \$12.23  9/30'23YTD  \$35,715 15,562 7,405 4,314 1,362 1,971 11,370	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658 \$187,278 18.5% 0.23% \$9.31 9/30'22YTD \$34,643 14,666 7,294 4,293 2,054 1,914	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% -3.1.8% -5.2% -14.0% -6.1% -6.1%  30.5%  31.4%  9/30'23YTD / 9/30'22YTD  3.1% -6.1% -6.5% -3.3.7% -3.3.7% -3.0% -20.9%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a) 7. Noninterest Expense.  1 Salaries & Benefits 2 Occupancy and Equipment 3 Outsourced Data Processing 4 Limited Partnership Operating Losses 5 Professional Fees 6 Courier Service 7 Other Noninterest Expense 8 Total Noninterest Expense 9 Operating Ratios:	\$3,705 2,911 1,717 783 640 463 78 278 278 811,281 \$83,373 13.5% 0.26% \$12.41  Q3'2023 \$11,820 5,065 2,473 1,440 401 745 3,706 \$25,650	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818  \$72,598 16.3% 0.23% \$10.70  Q3'2022  \$11,311 5,064 2,434 1,431 582 671 3,274 \$24,767	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -1.4.8%  15.9%  Q3'23 / Q3'22  4.5% -0.0% -1.6% -1.1.1% -1.0% -1.1.1% -1.1.0% -1.1.1% -1.1.0% -1.1.1%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700  \$80,981 13.2% 0.24% \$12.19  (dollars in thou Q2'2023  \$11,828 5,012 2,488 1,440 485 611 3,975 \$25,839	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m n/m 6.2% 5.4%  3.0%  1.8%  4.88%  3.0%  1.8%  -0.1% 1.1% -0.6% -0.0% -17.3% 21.9% -6.8%	9/30'23YTD  \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530  \$244,465 13.3% 0,24% \$12.23  9/30'23YTD  \$35,715 15,562 7,405 4,314 1,366 1,370 \$77,699	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% -3.1.8% -5.2% -14.0% -6.1% -6.1%  30.5%  31.4%  9/30'23YTD / 9/30'22YTD  3.1% -6.1% -6.5% -3.3.7% -3.3.7% -3.0% -20.9%
2 Merchant Processing Services 3 Debit Card Fees (1) 4 Trust Fees 5 ATM Processing Fees 6 Other Service Fees 7 Financial Services Commissions 8 Life Insurance Gains 9 Securities Losses 10 Other Noninterest Income 11 Total Noninterest Income 12 Operating Ratios: 13 Total Revenue (FTE) 14 Noninterest Income / Revenue (FTE) 15 Service Charges / Avg. Deposits (a) 16 Total Revenue Per Avg. Common Share (a) 7. Noninterest Expense.  1 Salaries & Benefits 2 Occupancy and Equipment 3 Outsourced Data Processing 4 Limited Partnership Operating Losses 5 Professional Fees 6 Courier Service 7 Other Noninterest Expense 8 Total Noninterest Expense	\$3,705 2,911 1,717 783 640 463 78 278 706 \$11,281  \$83,373 13.5% 0.26% \$12.41  Q3'2023  \$11,820 5,065 2,473 1,440 401 745 3,706	\$3,737 2,925 1,594 810 594 463 79 923 - 693 \$11,818  \$72,598 16.3% 0.23% \$10.70  Q3'2022  \$11,311 5,064 2,434 1,431 552 2,671 3,274	Q3'23 / Q3'22  -0.9% -0.5% -7.7% -3.3% -7.7% -1.3% -1.3% -1.4.5% -1.4.8%  15.9%  Q3'23 / Q3'22  4.5% -0.0% -1.6% -1.1.1% -1.0% -1.1.1% -1.1.0% -1.1.1% -1.1.0% -1.1.1%	Q2'2023  \$3,459 2,869 1,759 810 702 458 103 - (125) 665 \$10,700  \$80,981 13.2% 0.24% \$12.19  (dollars in thou Q2'2023  \$11,828 5,012 2,488 1,440 485 611 3,975	Q3'23 / Q2'23  7.1% 1.5% -2.4% -3.3% -8.8% 1.1% -24.3% n/m n/m 6.2% 5.4%  3.0%  1.8%  4.88%  3.0%  1.8%  -0.1% 1.1% -0.6% -0.0% -17.3% 21.9% -6.8%	9/30'23YTD  \$10,629 8,417 5,118 2,358 1,996 1,320 270 278 (125) 2,269 \$32,530  \$244,465 13.3% 0,24% \$12.23  9/30'23YTD  \$35,715 15,562 7,405 4,314 1,362 1,971 11,370	\$11,006 8,922 6,175 2,462 1,514 1,392 314 923 1,950 \$34,658 \$187,278 18.5% 0.23% \$9.31 9/30'22YTD \$34,643 14,666 7,294 4,293 2,054 1,914	9/30'22YTD  -3.4% -5.7% -17.1% -4.2% 31.8% -5.2% -14.0% n/m n/m 16.4% -6.1%  30.5%  31.4%  9/30'23YTD / 9/30'22YTD  3.1% 6.1% -6.1%

#### 8. Allowance for Credit Losses.

(dollars in thousands)		
Q3'23 / Q3'23 /		9/30'23YTD /
	9/30'22YTD	9/30'22YTD
1 Average Total Loans \$903,854 \$989,033 -8.6% \$926,795 -2.5% \$925,351	\$1,009,314	-8.3%
2 Beginning of Period Allowance for Credit Losses (ACLL) \$18,480 \$22,313 -17.2% \$19,509 -5.3% \$20,284	\$23,514	-13.7%
3 Provision (Reversal of Provision) for Credit Losses (2) 400 - n/m - n/m (1,150)	-	n/m
4 Net ACLL Losses (1,136) (1,095) 3.7% (1,029) n/m (1,390)	(2,296)	-39.5%
5 End of Period ACLL \$17,744 \$21,218 -16.4% \$18,480 -4.0% \$17,744	\$21,218	-16.4%
6 Gross ACLL Recoveries / Gross ACLL Losses 46% 43% 38% 76%	49%	-
7 Net ACLL Losses / Avg. Total Loans (a) 0.50% 0.44% 0.45% 0.20%	0.30%	
(dollars in thousands)		
9/30/23 / 9/30/23 /		
9/30/23 9/30/22 9/30/22 6/30/23 6/30/23 3/31/23	12/31/22	6/30/22
8 Allowance for Credit Losses on Loans \$17,744 \$21,218 -16.4% \$18,480 -4.0% \$19,509	\$20,284	\$22,313
9 Allowance for Credit Losses on Held to Maturity Securities 1 7 -85.5% 1 0.0% 1	1	7
10 Total Allowance for Credit Losses \$17,745 \$21,225 -16.4% \$18,481 -4.0% \$19,510	\$20,285	\$22,320
11 Allowance for Unfunded Credit Commitments         \$201         \$201         0.0%         \$201         0.0%         \$201	\$201	\$201
9. Credit Quality.		
(dollars in thousands)		
9/30/23 / 9/30/23 /		
9/30/23 9/30/22 9/30/22 6/30/23 6/30/23 3/31/23	12/31/22	6/30/22
1 Nonperforming Loans:		
2 Nonperforming Nonaccrual Loans \$205 \$131 56.5% \$192 6.8% \$207	\$146	\$12
3 Performing Nonaccrual Loans 4 66 -93.9% 5 -20.0% 7	-	235
4 Total Nonaccrual Loans 209 197 6.1% 197 6.1% 214	146	247
5 Accruing Loans 90+ Days Past Due 1,029 769 33.8% 656 56.9% 571	628	614
6 Total Nonperforming Loans \$1,238 \$966 28.2% \$853 45.1% \$785	\$774	\$861
7 Total Loans Outstanding \$885.850 \$979.033 -9.5% \$919.583 -3.7% \$938.628	\$958.488	\$999 768
7 Total Loans Outstanding \$885,850 \$979,033 -9.5% \$919,583 -3.7% \$938,628 8 Total Assets 6,567,288 7,177,025 -8.5% 6,582,740 -0.2% 6,700,471	\$958,488 6,950,317	\$999,768 7,222,405
	,	,
8 Total Assets 6,567,288 7,177,025 -8.5% 6,582,740 -0.2% 6,700,471	,	,
8 Total Assets 6,567,288 7,177,025 -8.5% 6,582,740 -0.2% 6,700,471 9 Loans:	6,950,317	7,222,405

#### 10. Liquidity.

At September 30, 2023, the Company had \$420,550 thousand in cash balances. During the twelve months ending September 30, 2024, the Company expects to receive \$257,000 thousand in principal payments from its debt securities. If additional operational liquidity is required, the Company can pledge debt securities as collateral for borrowing purposes; at September 30, 2023, the Company's debt securities which qualify as collateral for borrowing totaled \$3,810,723 thousand. In the ordinary course of business, the Company pledges debt securities as collateral for borrowing totaled \$3,810,723 thousand in debt securities contains the company pledges debt securities as collateral for borrowing from the Federal Reserve Bank; at September 30, 2023, the Company had pledged \$964,139 thousand in debt securities at the Federal Reserve Bank. During the nine months ended September 30, 2023, the Company's average borrowings from the Federal Reserve Bank and other correspondent banks were \$-0- thousand, and at September 30, 2023, the Company's borrowings from the Federal Reserve Bank and other correspondent banks were \$-0- thousand. At September 30, 2023, the Company's estimated unpledged collateral qualifying debt securities totaled \$1,930,927 thousand. Debt securities eligible as collateral are shown at market value unless otherwise noted.

		(in thousands) 9/30/23
1	Debt Securities Eligible as Collateral:	
2	Corporate Securities	\$2,480,972
3	Collateralized Loan Obligations rated AAA	540,315
4	Obligations of States and Political Subdivisions	145,246
5	Agency Mortgage Backed Securities	317,357
6	Securities of U.S. Government Sponsored Entities (Par Value)	326,833
7	Total Debt Securities Eligible as Collateral	\$3,810,723
8	Debt Securities Pledged as Collateral:	
9	Deposits by Public Entities	(\$680,735)
10	Short-Term Borrowed Funds (Deposit Sweep)	(229,278)
11	Other	(5,644)
12	Total Debt Securities Pledged as Collateral	(\$915,657)
13	Debt Securities Pledged at the Federal Reserve Bank	(\$964,139)
14	Estimated Debt Securities Available to Pledge	\$1,930,927

### WESTAMERICA BANCORPORATION FINANCIAL HIGHLIGHTS September 30, 2023

# 11. Capital.

	pital.	(in thousands, except per-share amounts)							
		9/30/23	9/30/22	9/30/23 / 9/30/22	6/30/23	9/30/23 / 6/30/23	3/31/23	12/31/22	6/30/22
1	Shareholders' Equity	\$648,423	\$538,988	20.3%	\$651,862	-0.5%	\$642,925	\$602,110	\$617.126
	Total Assets	6,567,288	7,177,025	-8.5%	6,582,740	-0.2%	6,700,471	6,950,317	7,222,405
	Total Shareholders' Equity / Total Assets	9.87%	7.51%		9.90%		9.60%	8.66%	8.54%
	Total Shareholders' Equity / Total Loans	73.20%	55.05%		70.89%		68.50%	62.82%	61.73%
5	Tangible Common Equity Ratio	8.17%	5.91%		8.20%		7.92%	7.03%	6.97%
6	Common Shares Outstanding	26,649	26,911	-1.0%	26,648	0.0%	26,648	26,913	26,896
7	Common Equity Per Share	\$24.33	\$20.03	21.5%	\$24.46	-0.5%	\$24.13	\$22.37	\$22.94
8	Market Value Per Common Share	43.25	52.29	-17.3%	38.30	12.9%	44.30	59.01	55.66
					(shares in thou				
		Q3'2023	Q3'2022	Q3'23 / Q3'22	Q2'2023	Q3'23 / Q2'23	9/30'23YTD	9/30'22YTD	9/30'23YTD / 9/30'22YTD
9	Share Repurchase Programs:								
10	Total Shares Repurchased / Canceled	-	-	n/m	-	n/m	274	3	n/m
11	Average Repurchase Price	\$-	\$- //-	n/m	\$-	n/m	\$50.11	\$58.66	n/m
12	Net Shares (Issued) Repurchased	(1)	(15)	n/m	-	n/m	264	(45)	n/m
12. Per	riod-End Balance Sheets.				(unaudited, dollars in	n thousands)			
		9/30/23	9/30/22	9/30/23 / 9/30/22	6/30/23	9/30/23 / 6/30/23	3/31/23	12/31/22	6/30/22
1	Assets:	9/30/23	JIJUILL		0/30/23		313 1123	1213 1122	UIJUIZZ
2	Cash and Due from Banks	\$420,550	\$413,665	1.7%	\$266,187	58.0%	\$195,202	\$294,236	\$753,293
3	Debt Securities Available for Sale:								
4	Corporate Securities	1,814,424	2,138,508	-15.2%	1,901,504	-4.6%	2,019,240	2,099,955	2,296,853
5	Collateralized Loan Obligations	1,503,078	1,587,622	-5.3%	1,514,962	-0.8%	1,542,377	1,572,883	1,601,333
6	Agency Mortgage Backed Securities	239,728	296,689	-19.2%	259,190	-7.5%	276,078	286,048	331,425
7	Securities of U.S. Government sponsored entities Obligations of States and Political Subdivisions	279,364	272,525	2.5%	291,402	-4.1%	297,140	290,853	290,725
8	· · · · · · · · · · · · · · · · · · ·	69,639	80,987	-14.0%	79,400	-12.3%	82,678	82,004	86,676
9 10	Other Debt Securities Available for Sale Total Debt Securities Available for Sale	3,906,233	4,376,331	n/m_ -10.7%	4,046,458	n/m -3.5%	4,217,513	4,331,743	4,607,114
11	Debt Securities Held to Maturity:								
12	Agency Mortgage Backed Securities	84,347	112,371	-24.9%	91,141	-7.5%	98,006	104,852	121,810
13	Corporate Securities	726,951	720,154	0.9%	725,252	0.2%	723,553	721,854	181,316
14	Obligations of States and Political Subdivisions (3)	77,558	103,742	-25.2%	83,963	-7.6%	87,760	89,207	139,228
15	Total Debt Securities Held to Maturity (3)	888,856	936,267	-5.1%	900,356	-1.3%	909,319	915,913	442,354
16	Loans	885,850	979,033	-9.5%	919,583	-3.7%	938,628	958,488	999,768
17	Allowance For Credit Losses on Loans	(17,744)	(21,218)	-16.4%	(18,480)	-4.0%	(19,509)	(20,284)	(22,313)
18	Total Loans, net	868,106	957,815	-9.4%	901,103	-3.7%	919,119	938,204	977,455
19	Premises and Equipment, net	27,490	29,756	-7.6%	27,908	-1.5%	28,331	28,819	30,309
20	Identifiable Intangibles, net	404	644	-37.3%	463	-12.8%	523	583	707
21	Goodwill	121,673	121,673	0.0%	121,673	0.0%	121,673	121,673	121,673
22	Other Assets	333,976	340,874	-2.0%_	318,592	4.8%	308,791	319,146	289,500
23	Total Assets	\$6,567,288	\$7,177,025	-8.5%	\$6,582,740	-0.2%	\$6,700,471	\$6,950,317	\$7,222,405
	Liabilities and Shareholders' Equity:								
25	Deposits: Noninterest-Bearing	\$2,723,403	\$3,069,907	-11.3%	\$2,721,046	0.1%	\$2,788,992	\$2,947,277	\$2,987,725
26 27	Interest-Bearing Interest-Bearing Transaction	\$2,723,403 1,138,220	1,338,855	-11.3%	\$2,721,046 1,133,006	0.1%	1,201,356	1,273,143	1,303,700
28	Savings	1,732,849	1,949,711	-11.1%	1,735,000	-0.1%	1,783,667	1,874,115	1,983,713
29	Time	104,541	136,783	-23.6%	116,792	-10.5%	125,300	130,755	140,453
30	Total Deposits	5,699,013	6,495,256	-12.3%	5,705,927	-0.1%	5,899,315	6,225,290	6,415,591
31	Short-Term Borrowed Funds	115,341	76,886	50.0%	138,005	-16.4%	83,088	57,792	118,167
32 33	Other Liabilities Total Liabilities	104,511 5,918,865	65,895 6,638,037	58.6% -10.8%	86,946 5,930,878	20.2% -0.2%	75,143 6,057,546	65,125 6,348,207	71,521 6,605,279
			-,,		-,,	/-	-,,	-,,	
	Sharahaldara' Equity:								
	Shareholders' Equity: Common Equity:								
34	Common Equity: Paid-In Capital	471,862	474,732	-0.6%	471,510	0.1%	471,159	475,121	473,555
34 35 36 37	Common Equity: Paid-In Capital Accumulated Other Comprehensive Loss	(285,709)	(290,797)	-1.7%	(252,043)	13.4%	(231,573)	(256,105)	(188,025)
34 35 36 37 38	Common Equity: Paid-In Capital Accumulated Other Comprehensive Loss Retained Earnings	(285,709) 462,270	(290,797) 355,053	-1.7% 30.2%	(252,043) 432,395	13.4% 6.9%	(231,573) 403,339	(256,105) 383,094	(188,025) 331,596
34 35 36 37	Common Equity: Paid-In Capital Accumulated Other Comprehensive Loss	(285,709)	(290,797)	-1.7%	(252,043)	13.4%	(231,573)	(256,105)	(188,025)

# WESTAMERICA BANCORPORATION FINANCIAL HIGHLIGHTS September 30, 2023

#### 13. Income Statements.

		(unaudited, in thousands, except per-share amounts) Q3'23 / Q3'23 / Q3'23 / 9/30'23YTD							0/30'23VTD /
		Q3'2023	Q3'2022	Q3'22	Q2'2023	Q2'23	9/30'23YTD	9/30'22YTD	9/30'22YTD
1	Interest and Fee Income:								
2	Loans	\$11,925	\$12,208	-2.3%	\$11,845	0.7%	\$35,510	\$37,481	-5.3%
3	Equity Securities	152	127	19.7%	152	0.0%	456	384	18.8%
4	Debt Securities Available for Sale	47,994	39,100	22.7%	47,452	1.1%	142,256	99,430	43.1%
5	Debt Securities Held to Maturity	8,848	6,625	33.5%	8,930	-0.9%	26,758	10,040	166.5%
6	Interest-Bearing Cash	3,929	2,742	43.3%	2,110	86.2%	7,981	5,223	52.8%
7	Total Interest and Fee Income	72,848	60,802	19.8%	70,489	3.3%	212,961	152,558	39.6%
8	Interest Expense:								
9	Transaction Deposits	131	94	39.4%	104	26.0%	329	273	20.5%
10	Savings Deposits	886	290	205.5%	396	123.7%	1,562	861	81.4%
11	Time Deposits	78	86	-9.3%	82	-4.9%	244	249	-2.0%
12	Short-Term Borrowed Funds	38	17	123.5%	25	52.0%	76	67	13.4%
13	Total Interest Expense	1,133	487	132.6%	607	86.7%	2,211	1,450	52.5%
14	Net Interest Income	71,715	60,315	18.9%	69,882	2.6%	210,750	151,108	39.5%
15	Provision (Reversal of Provision) for Credit Losses (2)	400		n/m	-	n/m	(1,150)	-	n/m
16	Noninterest Income:								
17	Service Charges on Deposit Accounts	3,705	3,737	-0.9%	3,459	7.1%	10,629	11,006	-3.4%
18	Merchant Processing Services	2,911	2,925	-0.5%	2,869	1.5%	8,417	8,922	-5.7%
19	Debit Card Fees (1)	1,717	1,594	7.7%	1,759	-2.4%	5,118	6,175	-17.1%
20	Trust Fees	783	810	-3.3%	810	-3.3%	2,358	2,462	-4.2%
21	ATM Processing Fees	640	594	7.7%	702	-8.8%	1,996	1,514	31.8%
22	Other Service Fees	463	463	0.1%	458	1.1%	1,320	1,392	-5.2%
23	Financial Services Commissions	78	79	-1.3%	103	-24.3%	270	314	-14.0%
24	Life Insurance Gains	278	923	n/m	- (40=)	n/m	278	923	n/m
25	Securities Losses		-	n/m	(125)	n/m	(125)		n/m
26	Other Noninterest Income	706	693	1.9%	665	6.2%	2,269	1,950	16.4%
27	Total Noninterest Income	11,281	11,818	-4.5%	10,700	5.4%	32,530	34,658	-6.1%
28	Noninterest Expense:	44.000	44.044	4.50/	44.000	0.40/	05.745	24.642	0.40/
29	Salaries and Related Benefits	11,820	11,311	4.5% 0.0%	11,828	-0.1%	35,715	34,643	3.1% 6.1%
30	Occupancy and Equipment	5,065 2,473	5,064 2.434	1.6%	5,012 2,488	1.1% -0.6%	15,562 7,405	14,666 7,294	1.5%
31 32	Outsourced Data Processing Limited Partnership Operating Losses	2,473 1,440	2,434 1,431	0.6%	2, <del>4</del> 66 1,440	0.0%	4,314	4,293	0.5%
33	Professional Fees	401	582	-31.1%	485	-17.3%	1,362	2,054	-33.7%
34	Courier Service	745	671	11.0%	611	21.9%	1,971	1,914	3.0%
35	Other Noninterest Expense	3,706	3.274	13.2%	3,975	-6.8%	11,370	9,407	20.9%
36	Total Noninterest Expense	25,650	24,767	3.6%	25,839	-0.7%	77,699	74,271	
37	Income Before Income Taxes	56.946	47,366	20.2%	54,743	4.0%	166,731	111,495	49.5%
38	Income Tax Provision	15,345	12,606	21.7%	14,495	5.9%	44,431	28,805	54.2%
	Net Income	\$41,601	\$34,760	19.7%	\$40,248	3.4%	\$122,300	\$82,690	
40	Average Common Shares Outstanding	26,648	26,906	-1.0%	26,648	0.0%	26,718	26.889	-0.6%
41	Diluted Average Common Shares Outstanding	26,650	26,916	-1.0%	26,648	0.0%	26,718	26,901	-0.7%
		20,050	20,310	-1.0 /0	20,040	0.0%	20,121	20,901	-0.7%
	Per Common Share Data:	**	44.0-	00.00			<b>A</b>	**	40 ===
43	Basic Earnings	\$1.56	\$1.29	20.9%	\$1.51	3.3%	\$4.58	\$3.08	48.7%
44	Diluted Earnings	1.56	1.29	20.9%	1.51	3.3%	4.58	3.07	49.2%
45	Dividends Paid	0.44	0.42	4.8%	0.42	4.8%	1.28	1.26	1.6%

Footnotes and Abbreviations:
(1) The Company received a \$1.2 million reconciling payment from a payments network in the first quarter 2022.

<sup>(2)</sup> A recovery of a previously charged off loan in the first quarter 2023 resulted in a \$1,550 thousand reversal of the allowance for credit loss provision in the first quarter 2023.

<sup>(3)</sup> Debt Securities Held to Maturity and Obligations of States and Political Subdivisions are net of related reserve for expected credit losses of \$1 thousand at September 30, 2023, June 30, 2023, March 31, 2023 and December 31, 2022, \$7 thousand at September 30, 2022 and June 30, 2022.

<sup>(</sup>FTE) Fully Taxable Equivalent. The Company presents its net interest margin and net interest income on a FTE basis using the current statutory federal tax rate. Management believes the FTE basis is valuable to the reader because the Company's loan and investment securities portfolios contain a portion of municipal loans and securities that are federally tax exempt. The Company's tax exempt loans and securities composition may not be similar to that of other banks, therefore in order to reflect the impact of the federally tax exempt loans and securities on the net interest margin and net interest income for comparability with other banks, the Company presents its net interest margin and net interest income on a FTE basis.

<sup>(</sup>a) Annualized