QwickAnalytics Community Bank Index (QCBI) National Performance Trends

Key industry trends for the "true" community bank

STATE OF THE NATION

3rd Quarter 2025 Review

QwickAnalytics™
from QwickRate

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ICBA Preferred Service Provider

QwickAnalytics National Performance Trends

U.S.
Banks
September 30, 2025

QwickAnalytics is pleased to present a summary of key performance trends for "true" community banks.

Many of the thousands of banks the FDIC tracks are *not true* community banks, and therefore their call report data should *not* be included when measuring key performance trends and measures for this sector. The QwickAnalytics Community Bank Index (QCBI) ™ addresses this issue.

The QwickAnalytics Community Bank Index (QCBI)

The proprietary QwickAnalytics Community Bank Index (QCBI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is ***largely*** based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition of a community bank, but has been further refined to be improved and more relevant.

The following is a summary of QCBI banks compared to total FDIC-Insured bank and trust institutions:

	QCBI Banks		Excluded Banks		Total
	#	%	#	%	Banks
National	4,090	*92%*	345	*8%*	4,435

Please visit the www.QwickAnalytics.com website for more information.

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QwickAnalytics National Performance Trends

QCBI Industry Structure

U.S.
Banks
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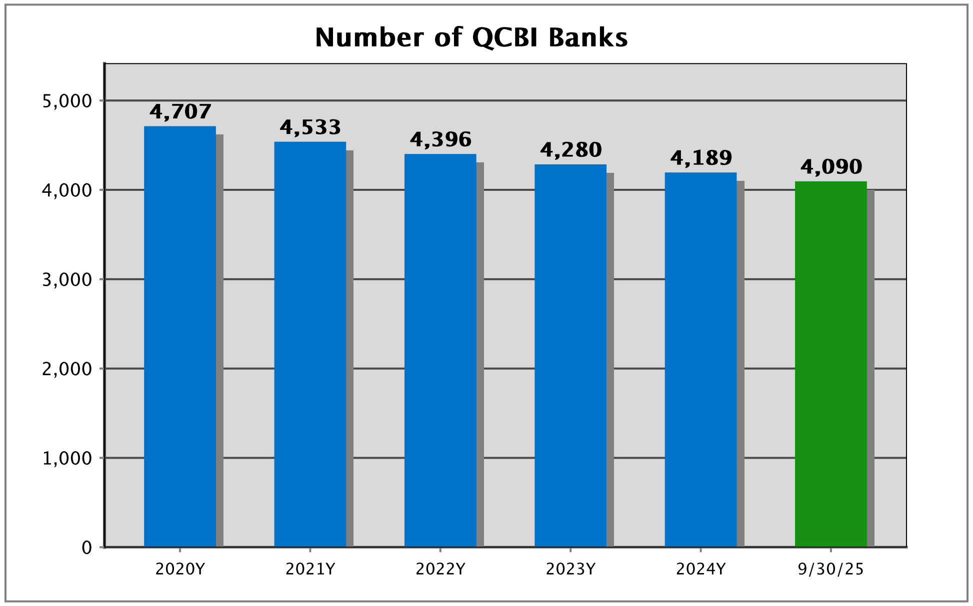
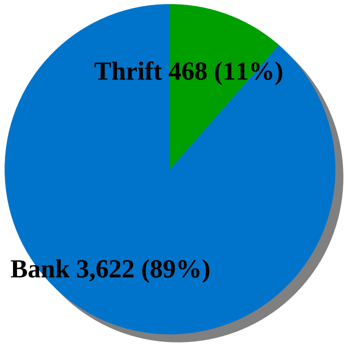
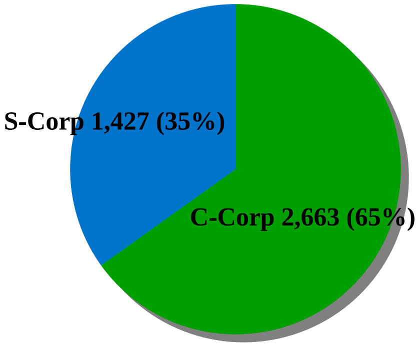
QCBI Bank Size Distribution				
	Institutions		Aggregate Assets	
Total Assets	#	%	$MM	%
$0-$100 Million	574	14%	$36,503	1%
$100-$500 Million	1,941	47%	$507,673	15%
$500 Million-$1 Billion	729	18%	$514,108	15%
$1-$5 Billion	731	18%	$1,489,680	44%
$5-$10 Billion	115	3%	$812,070	24%
Total	**4,090**	**100%**	**$3,360,034**	**100%**



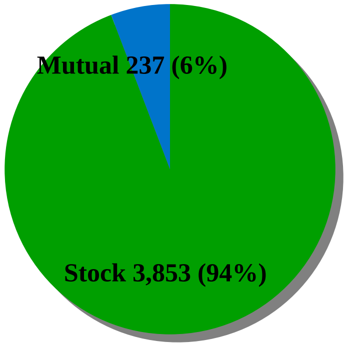
Industry Breakdown



Structural Breakdown



Ownership Breakdown



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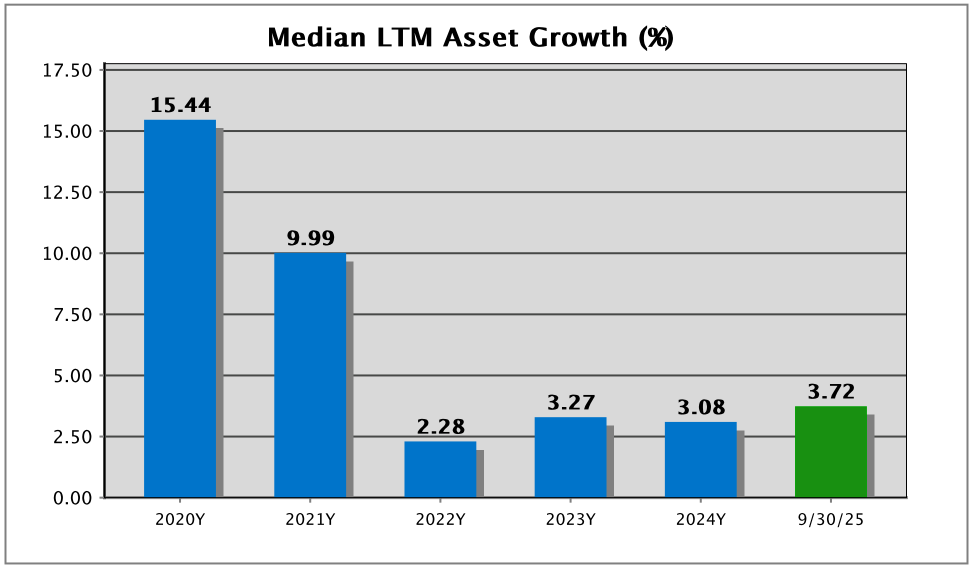
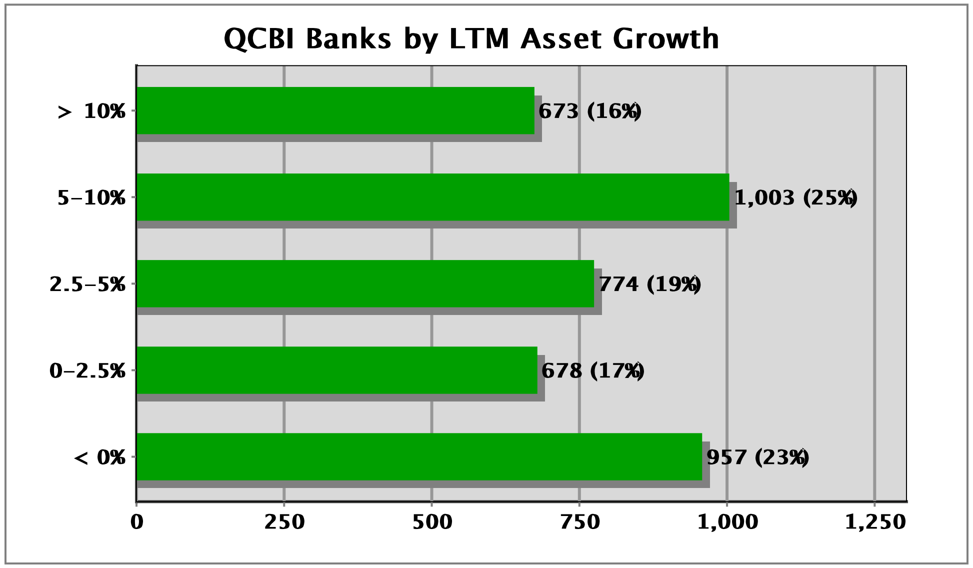
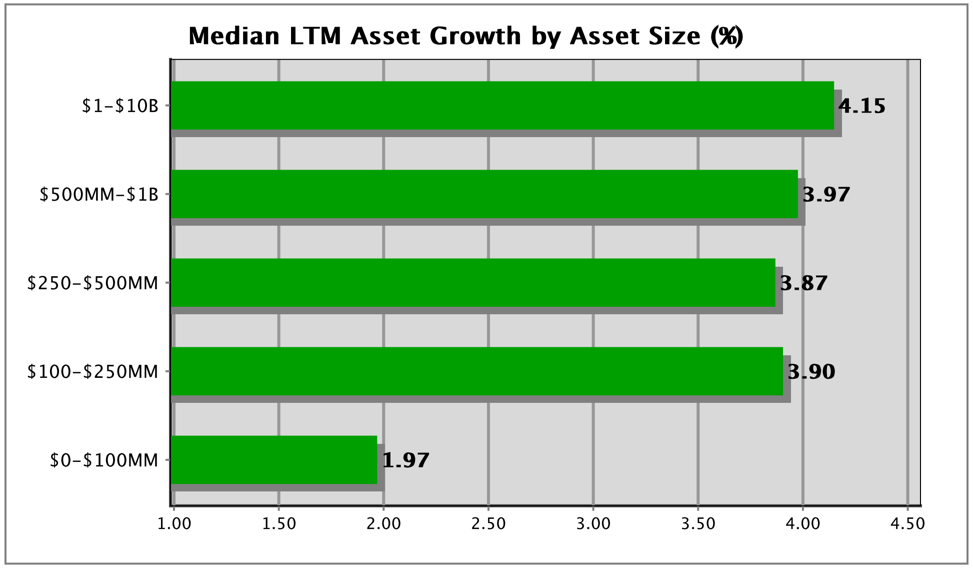
Asset Growth Trends

U.S.
Banks
September 30, 2025







* LTM = Last 12-months (or "trailing" 12-months)

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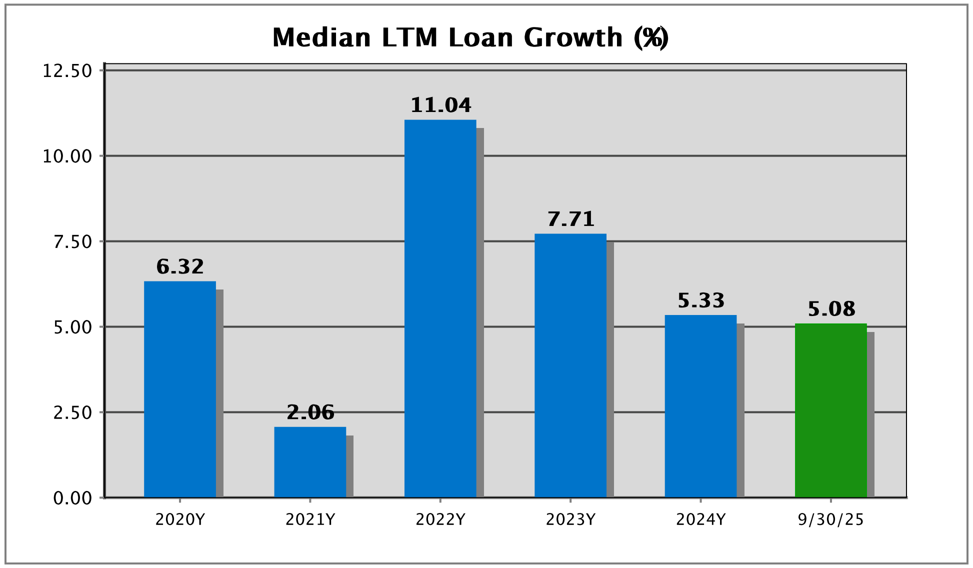
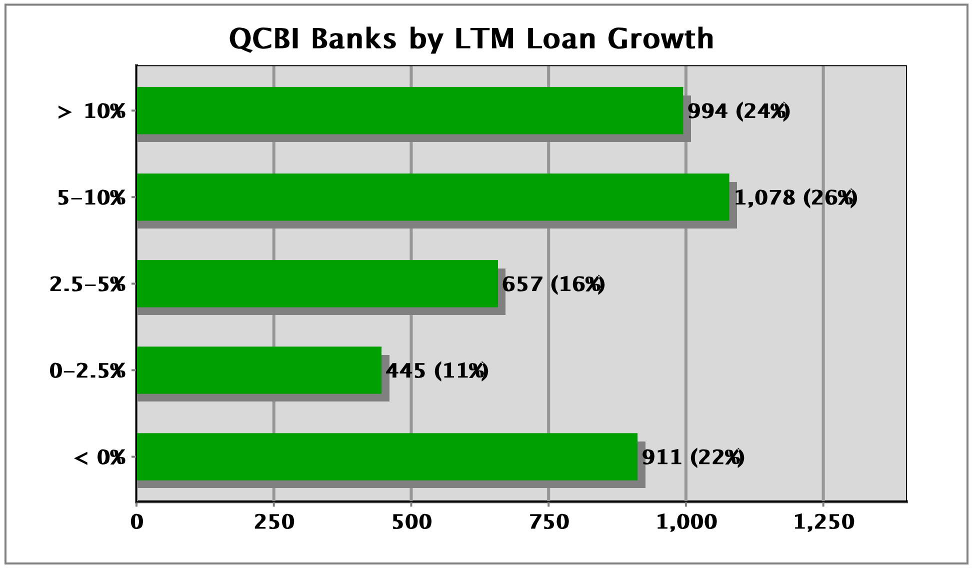
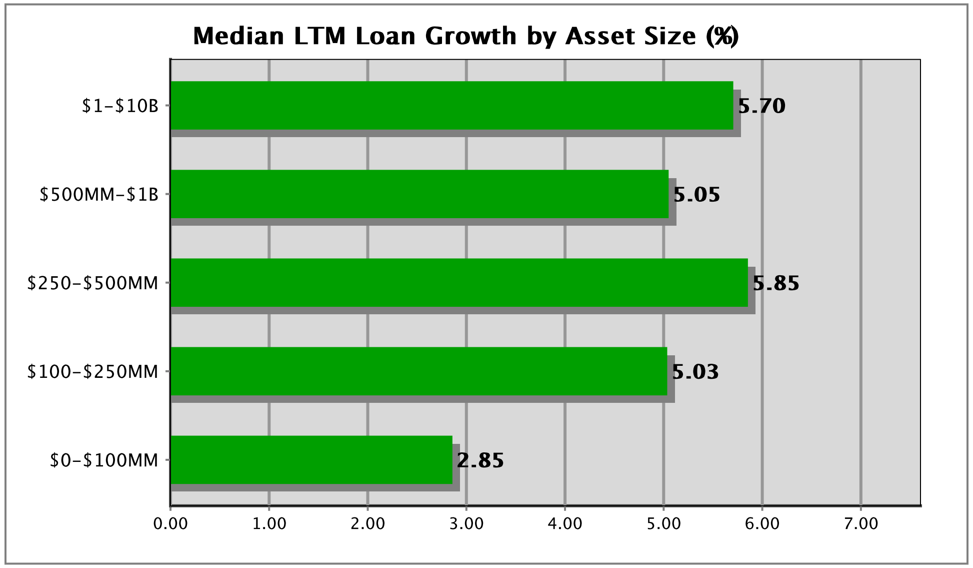
Loan Growth Trends

U.S.
Banks
September 30, 2025







** LTM = Last 12-months (or "trailing" 12-months)*

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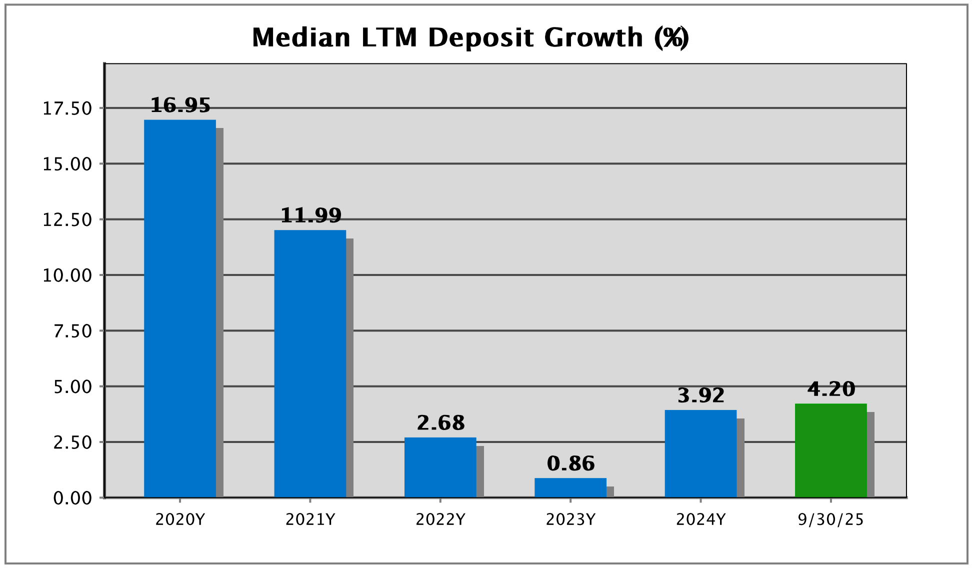
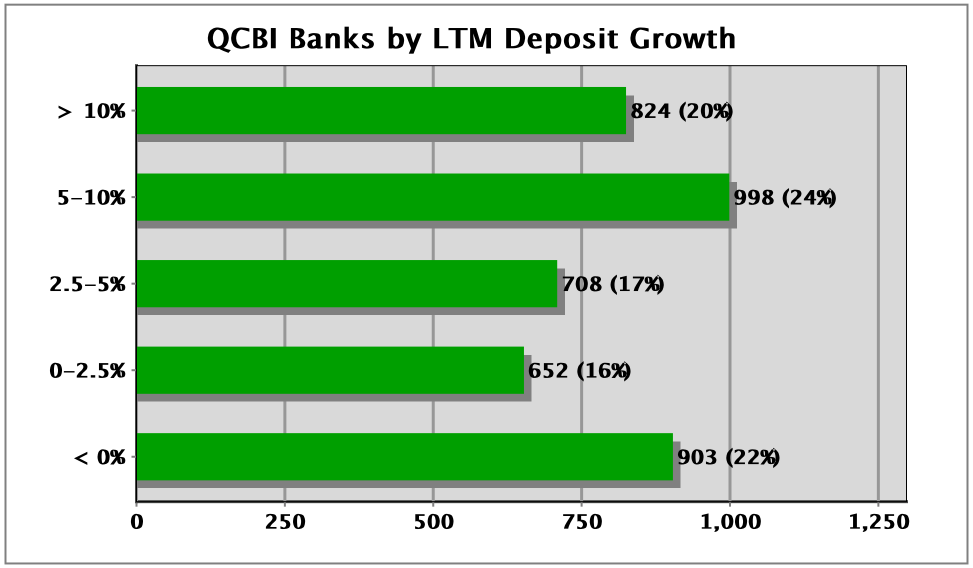
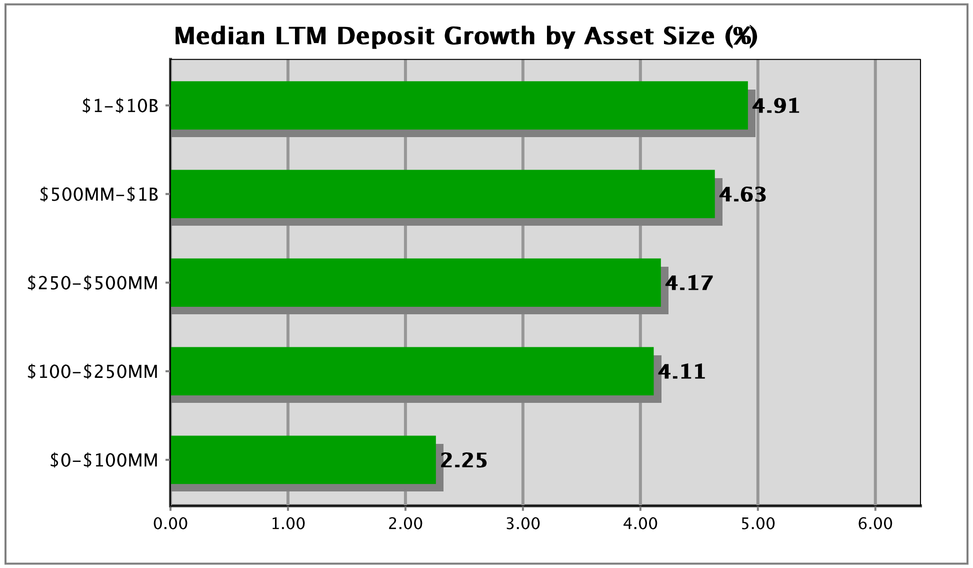
Deposit Growth Trends

U.S. Banks

September 30, 2025







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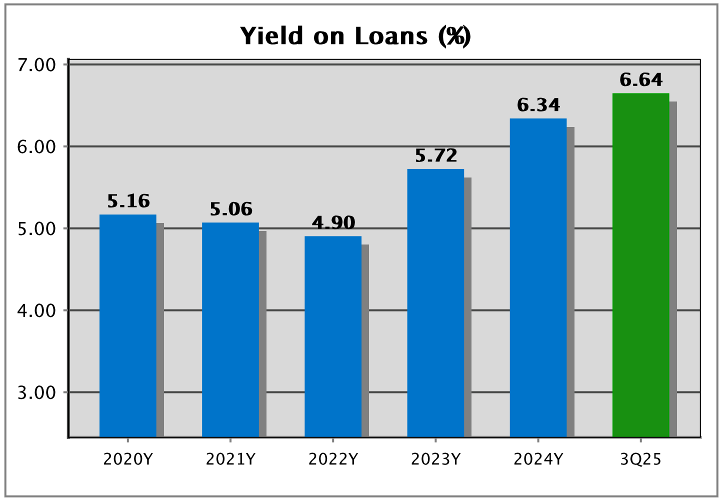
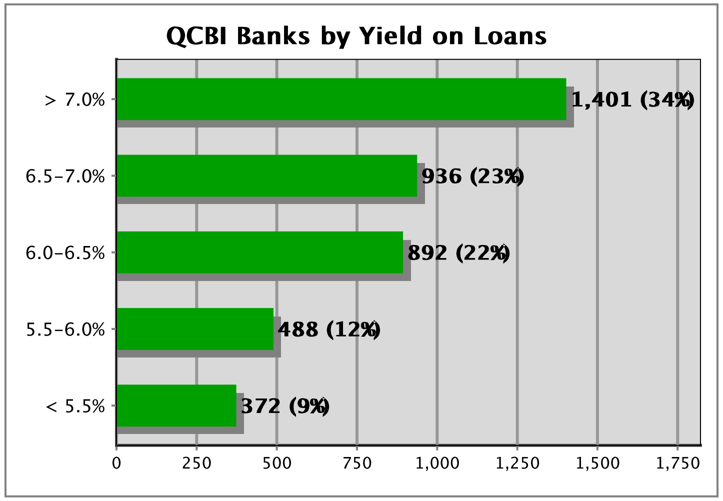
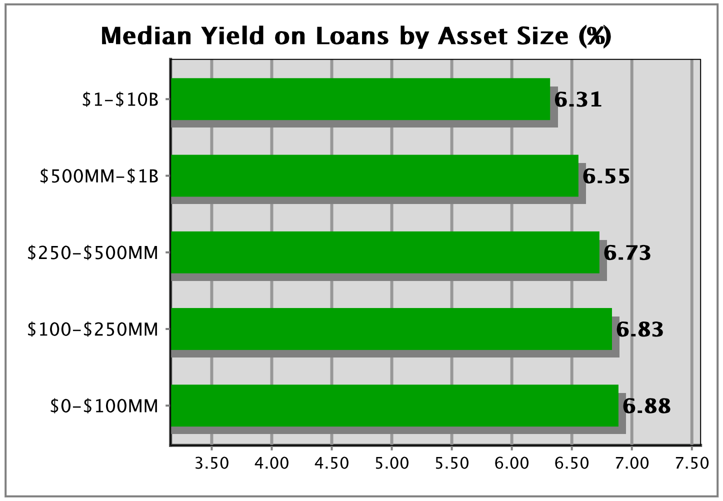
Performance Trends

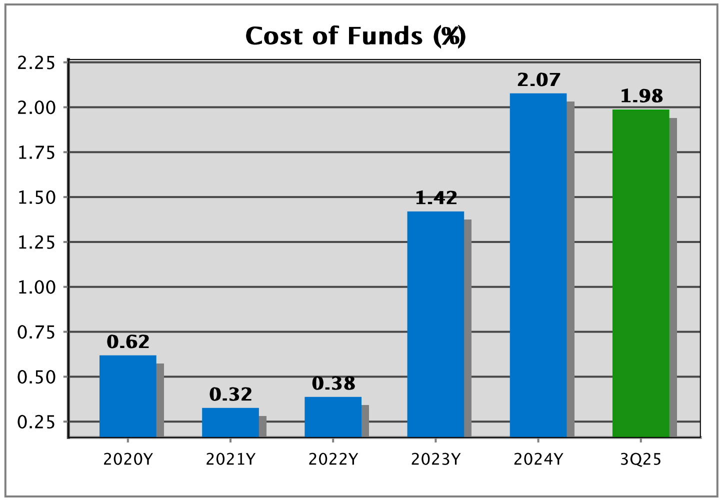
U.S. Banks

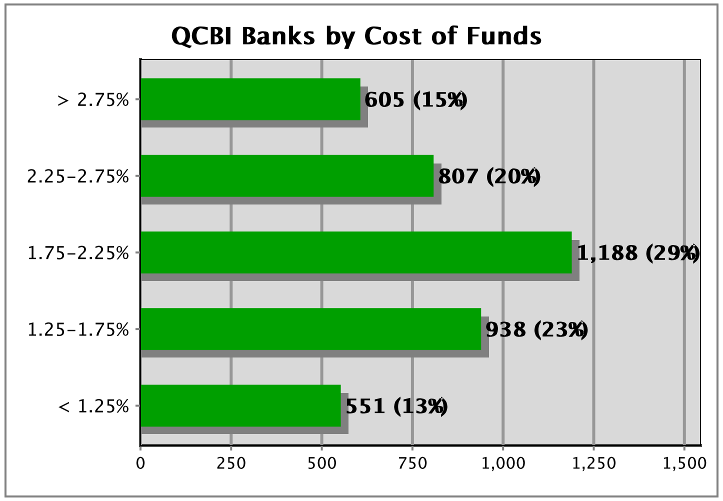
September 30, 2025

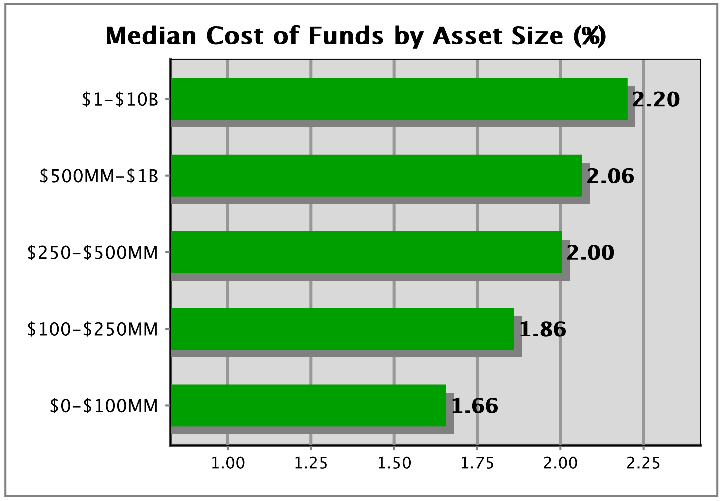












Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

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Performance Trends

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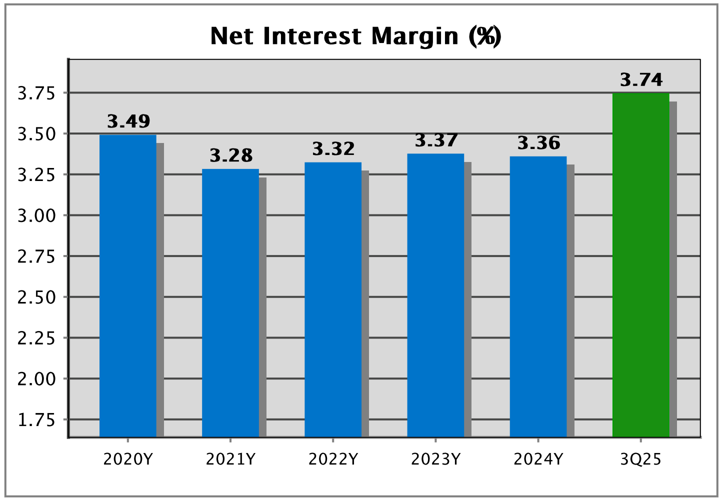
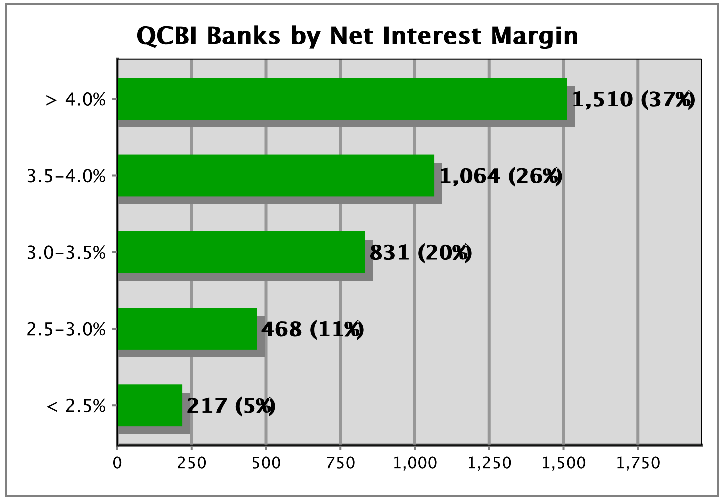
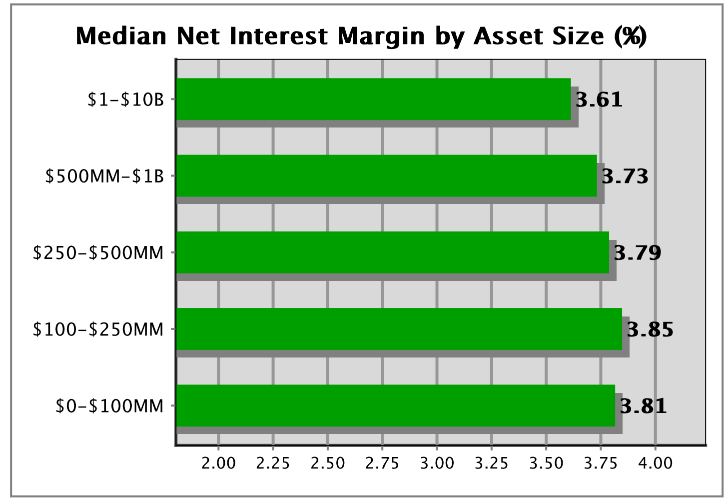
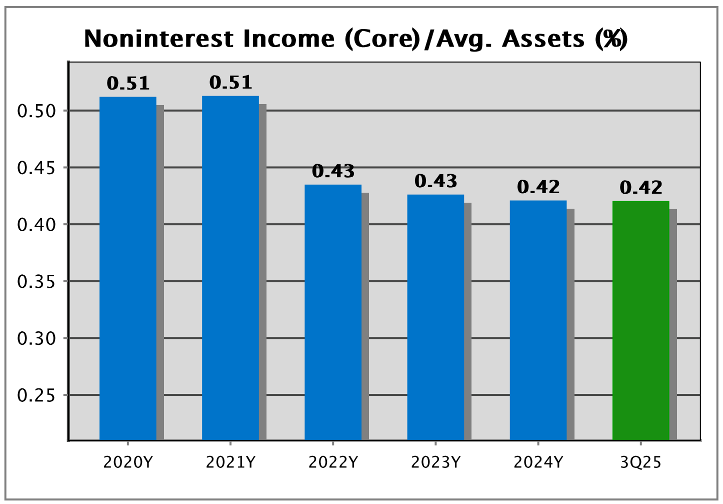
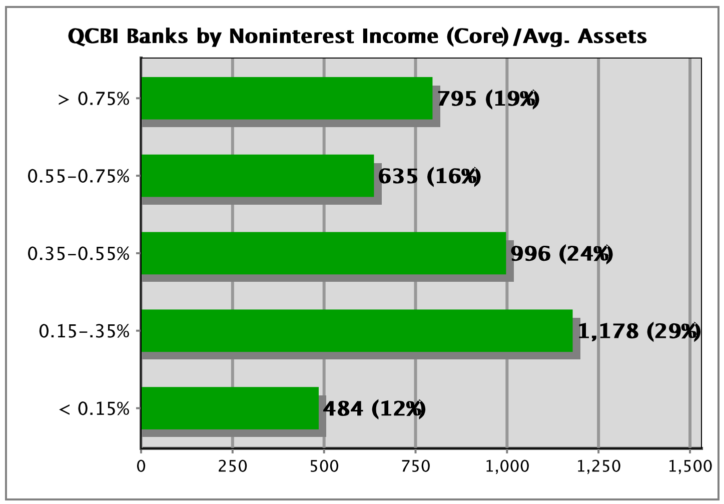
Banks
September 30, 2025

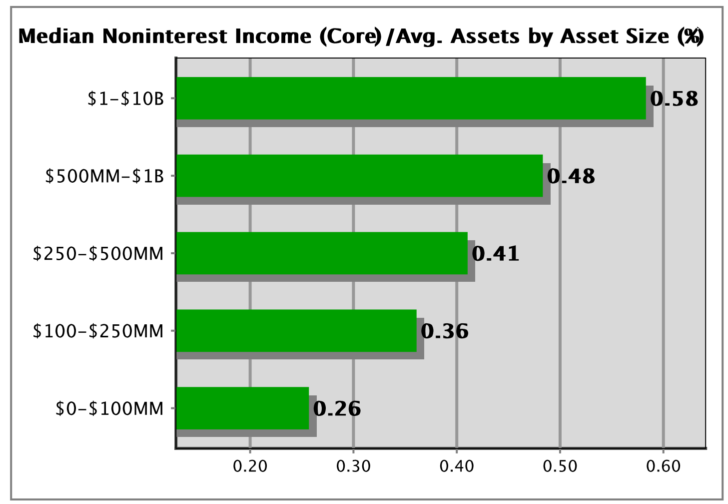












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Performance Trends

U.S.
Banks
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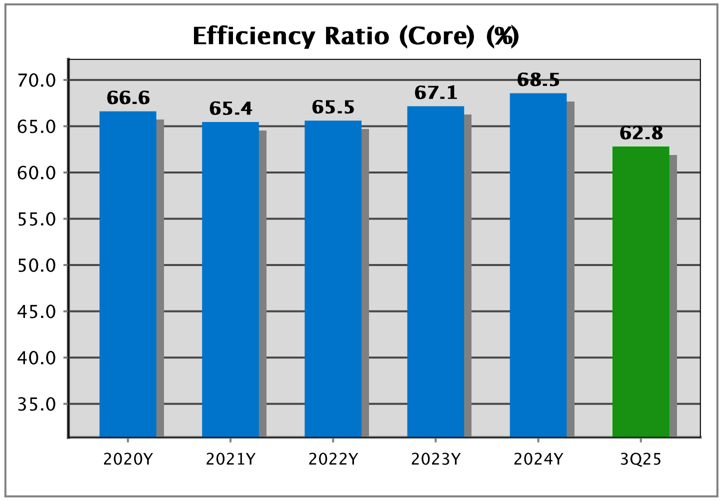

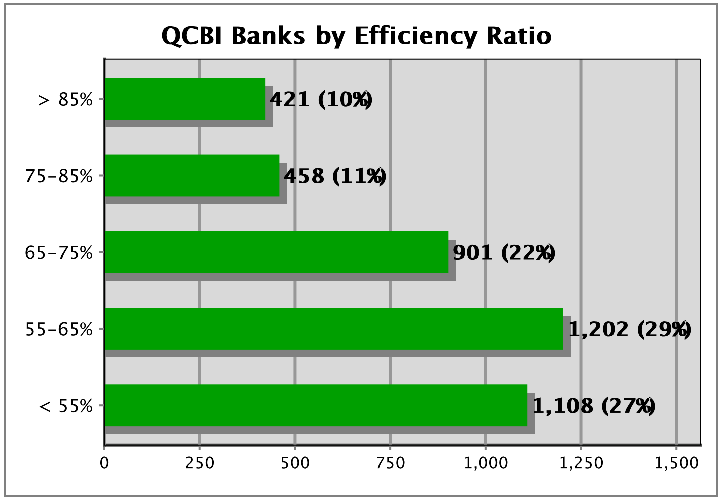

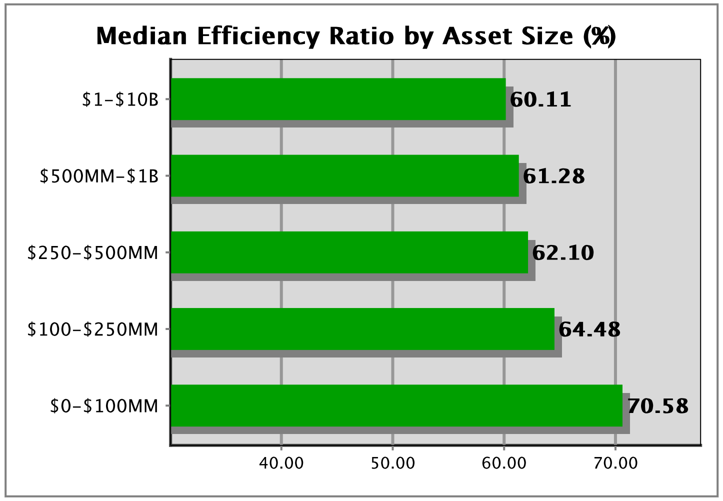

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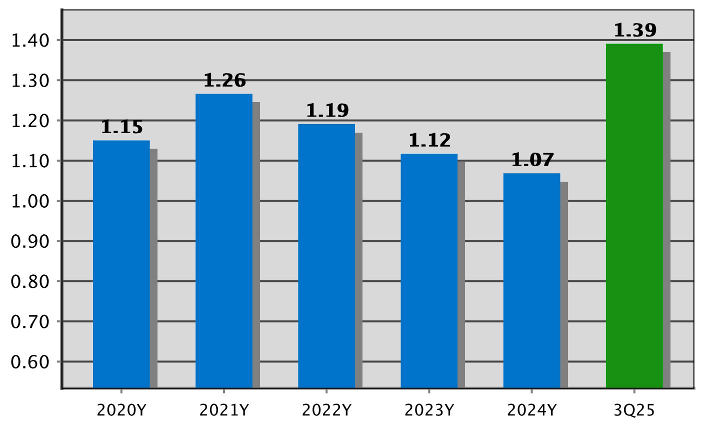
QwickAnalytics National Performance Trends

Profitability Trends

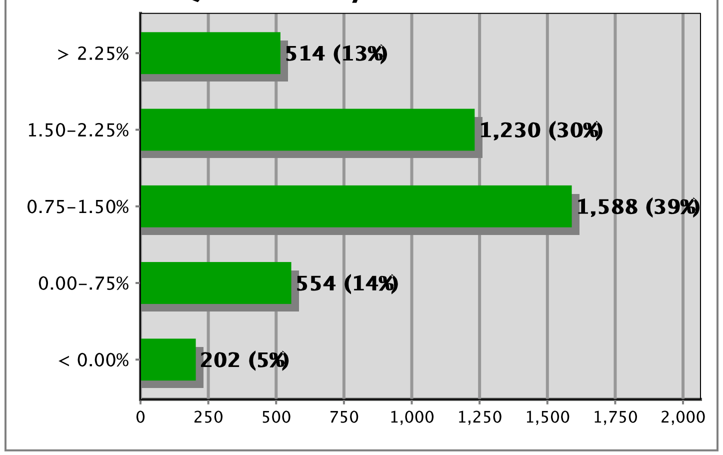
U.S. Banks

September 30, 2025

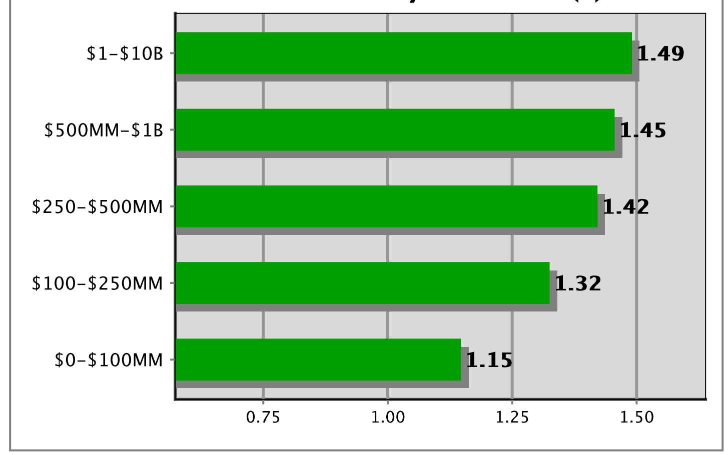
Median Pretax ROAA (%)



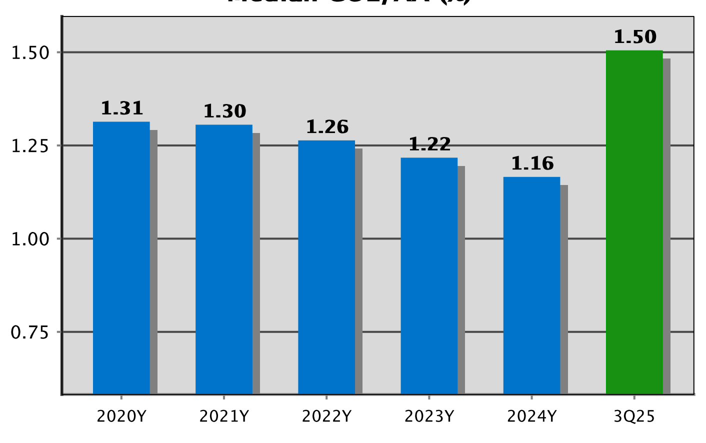
QCBI Banks by Pretax ROAA



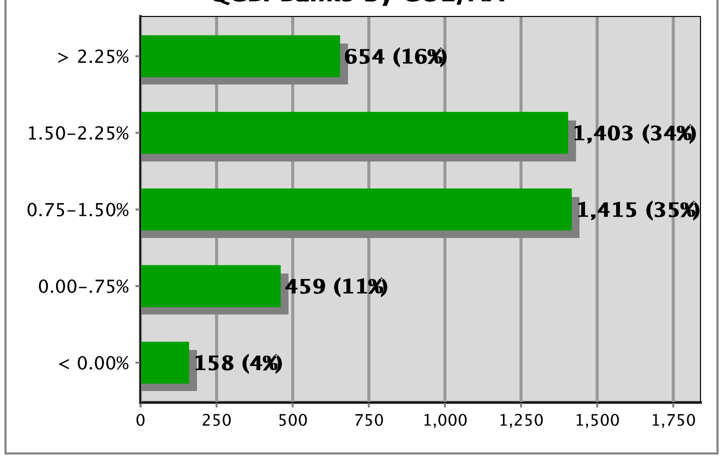
Median Pretax ROAA by Asset Size (%)



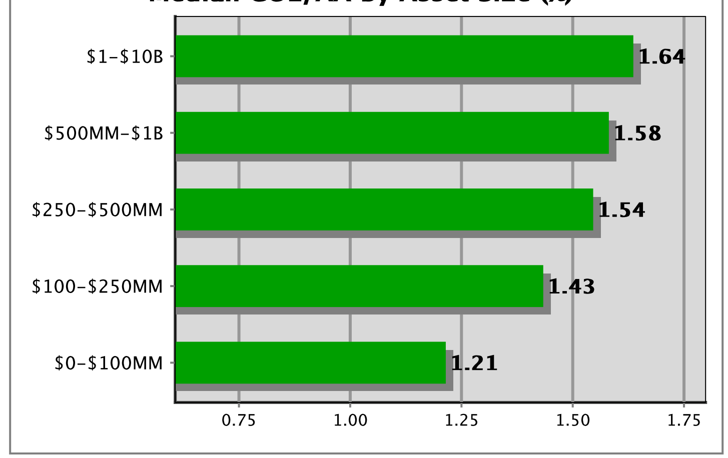
Median COE/AA (%)



QCBI Banks by COE/AA



Median COE/AA by Asset Size (%)



** Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)*
current period data (green bars) are for the most recent quarter (MRQ)

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QwickAnalytics National Performance Trends
Profitability Trends

U.S.
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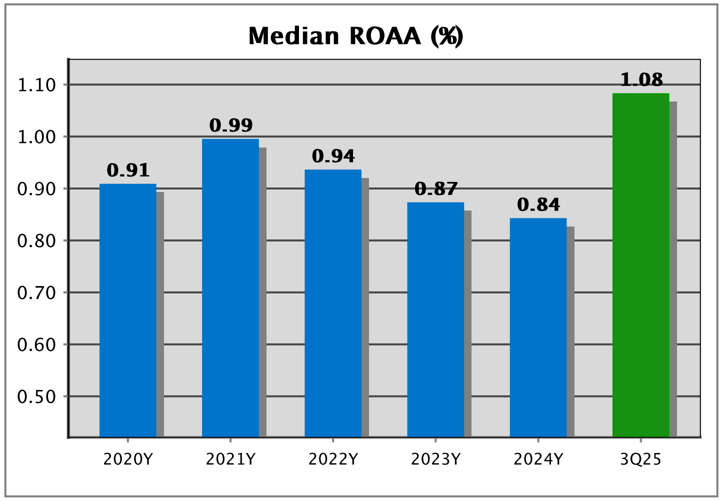

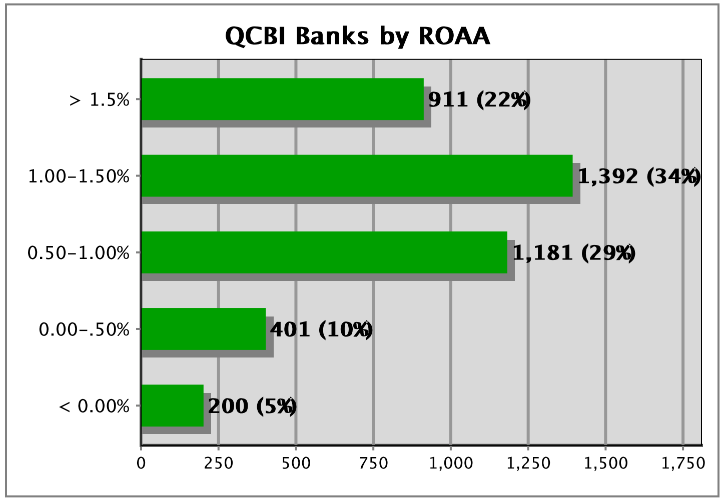

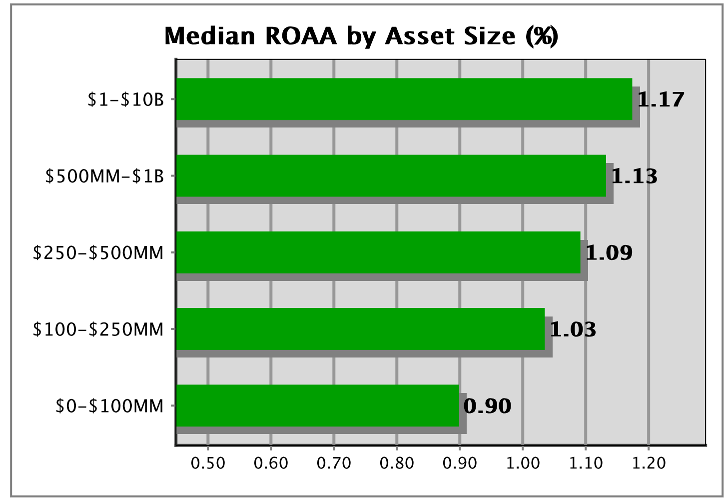

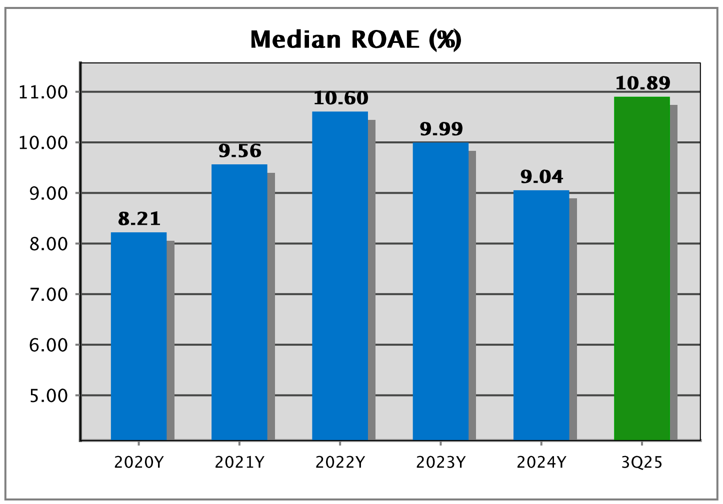

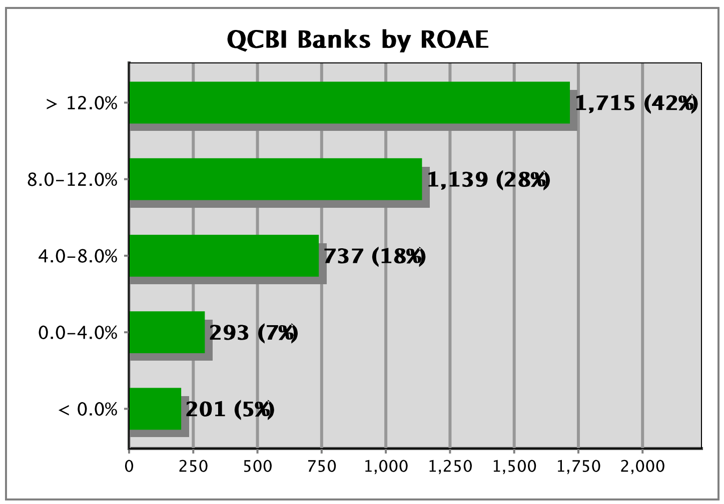

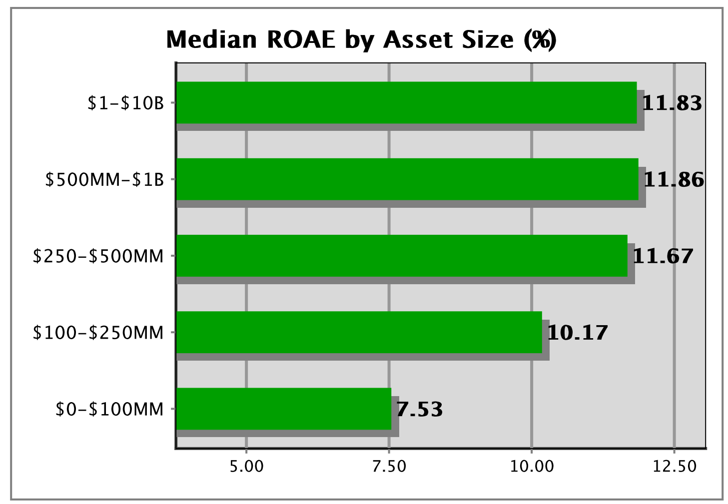

** ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)*

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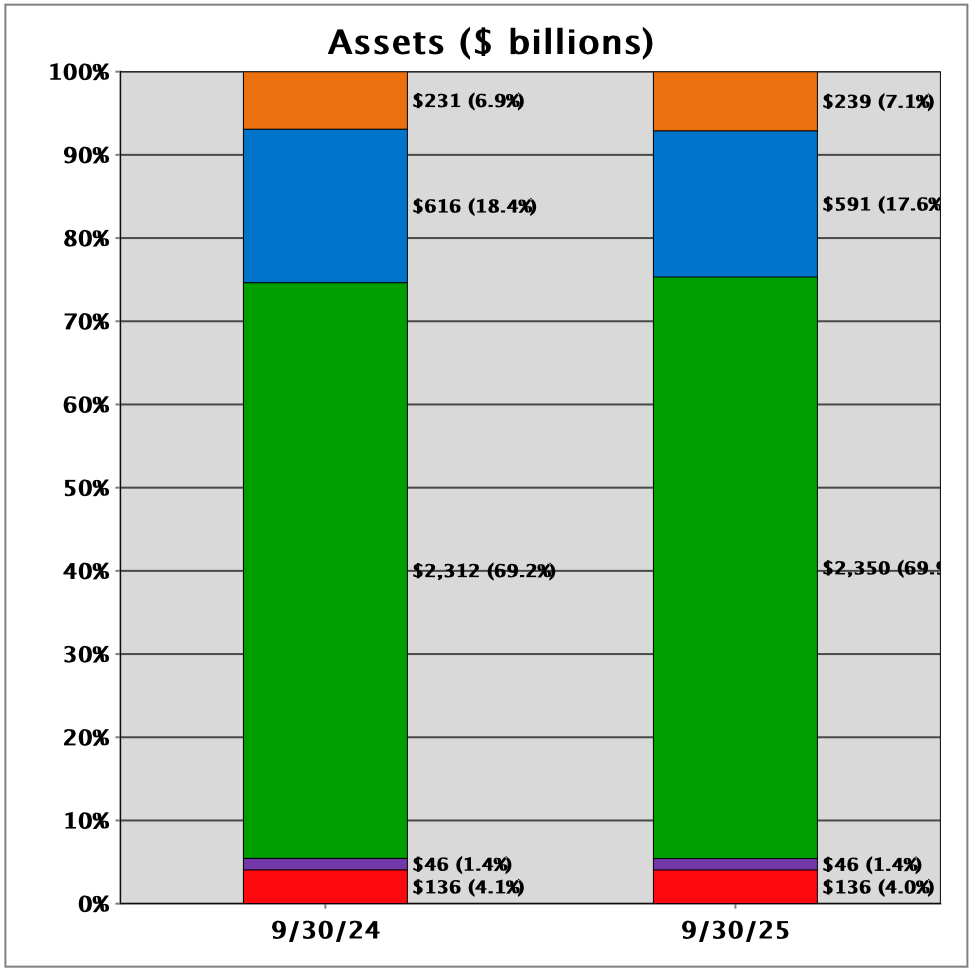
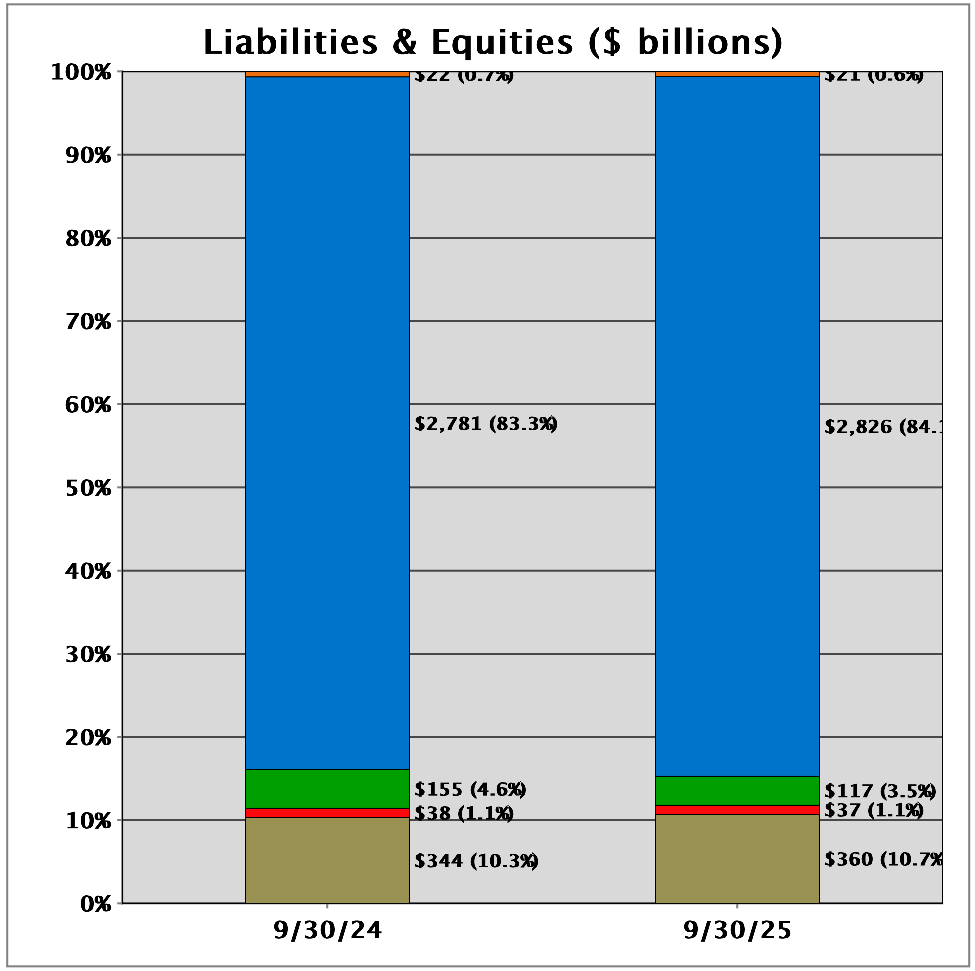
Balance Sheet Composition

U.S.
Banks
September 30, 2025



Cash & Equivalents | Securitites | Net Loans
Premises & Fixed | Other Assets



Fed Funds & Repos | Deposits | Other Borrowings
Other Liabilities | Equity Capital

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Loan and Deposit Composition

U.S.
Banks
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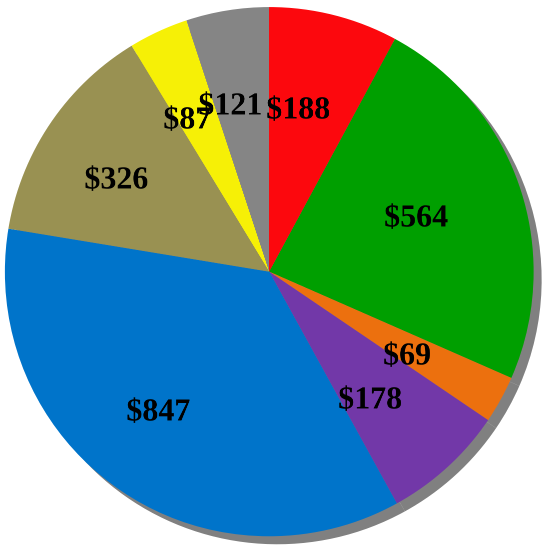
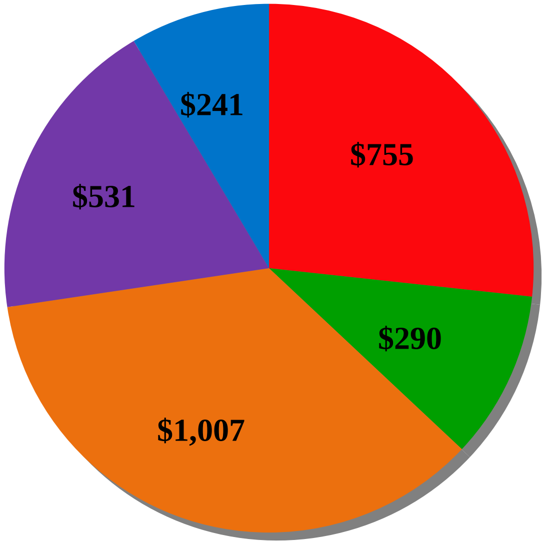
Aggregate Loan Mix



- Construction & Land Dev (8%)
- 1-4 Family: Closed End (24%)
- 1-4 Family: Revolving (3%)
- Multifamily (8%)
- CRE & Farm (36%)
- C&I (14%)
- Consumer (4%)
- Other (5%)

($ billions)

Aggregate Deposit Mix



- Demand (27%)
- NOW & Other Trans. (10%)
- Savings & MMDA (36%)
- Retail Time (19%)
- Jumbo Time (9%)

($ billions)

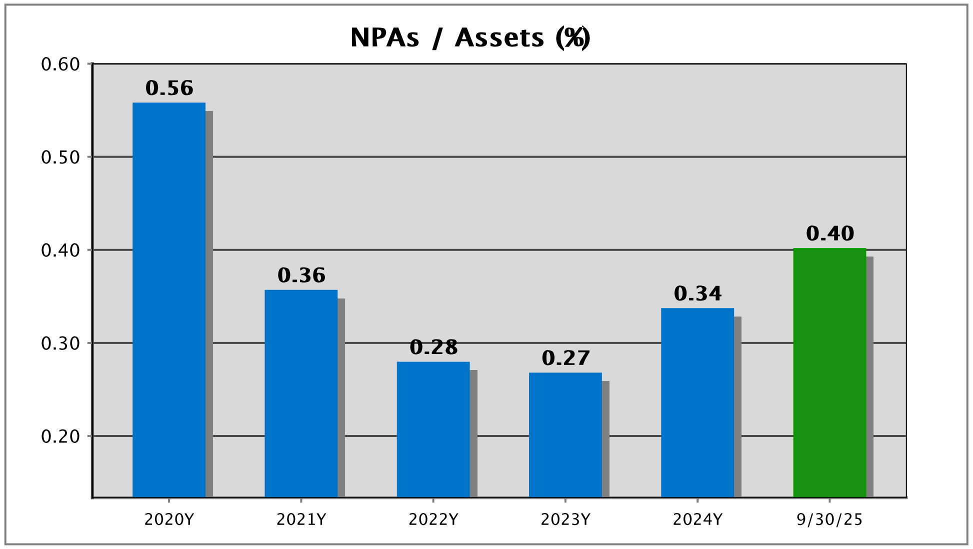
Memo:

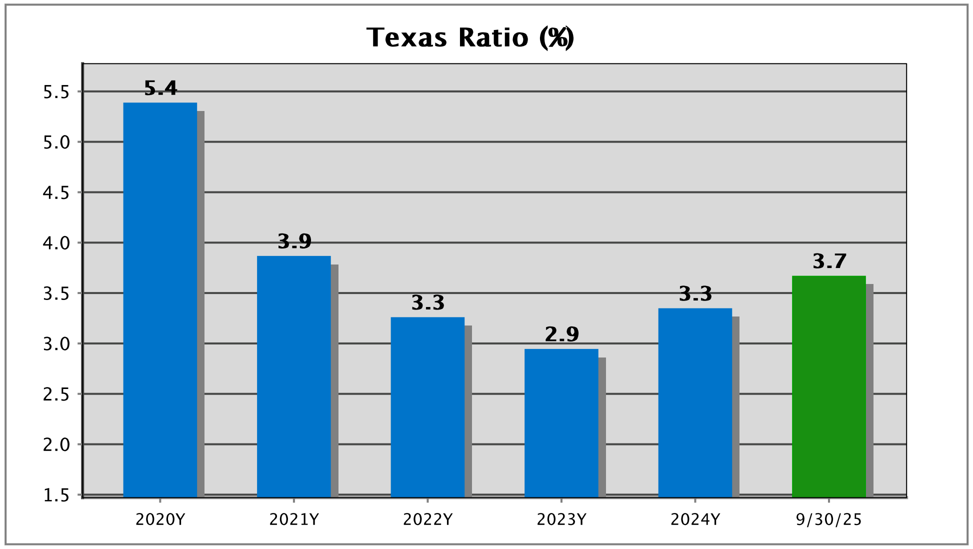
Total Noninterest-Bear. ($627, 0%)

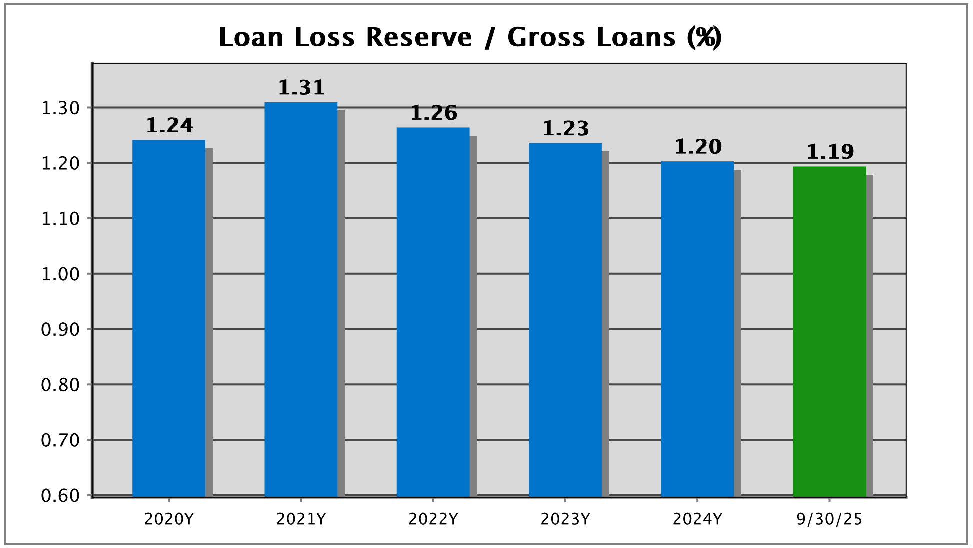
Total Brokered ($141, 5%)

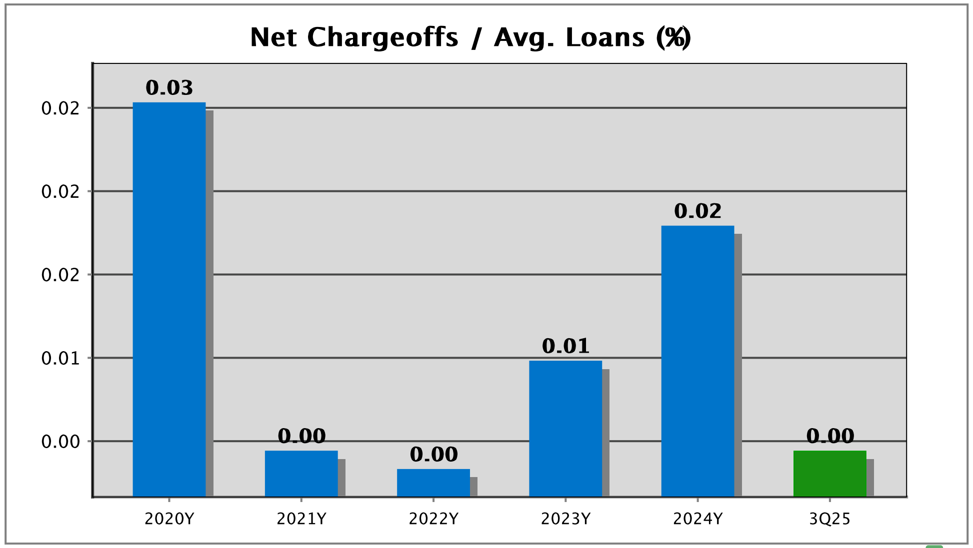
QwickAnalytics National Performance Trends
Asset Quality Trends

U.S.
Banks
September 30, 2025









** All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;*
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve

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Asset Quality Trends

U.S.
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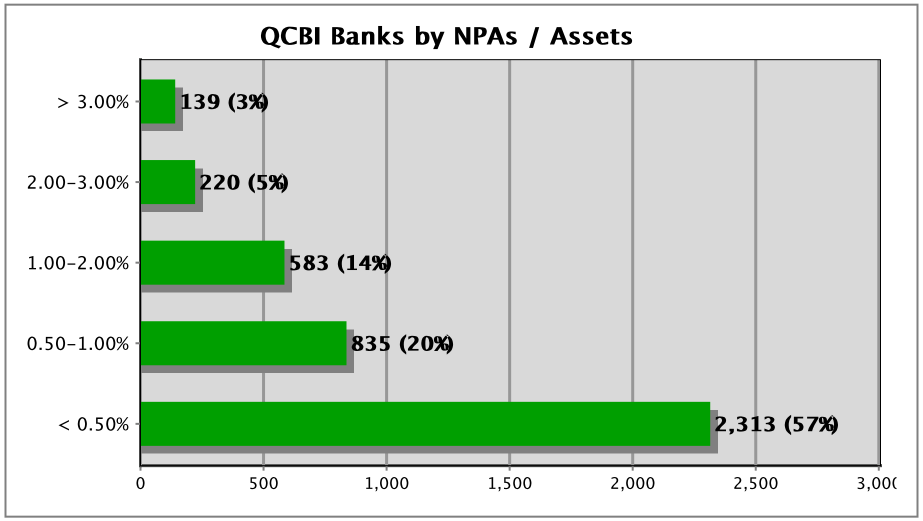
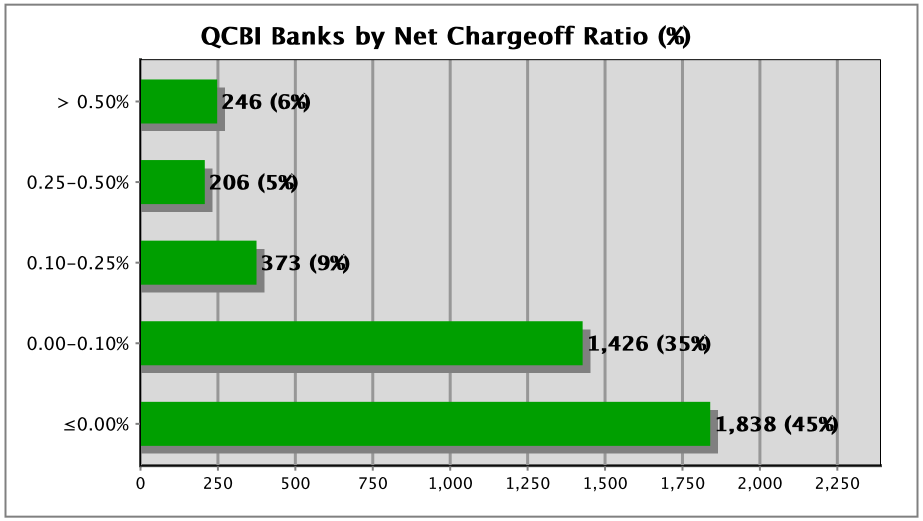
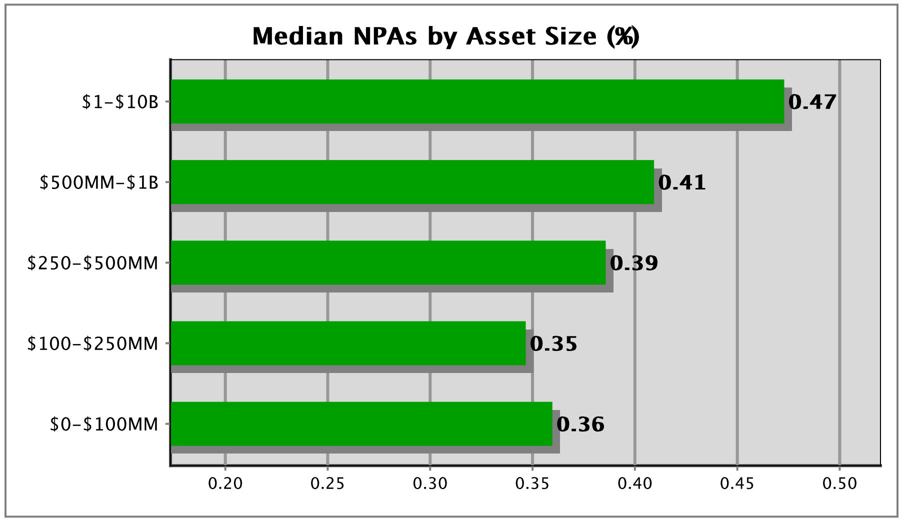
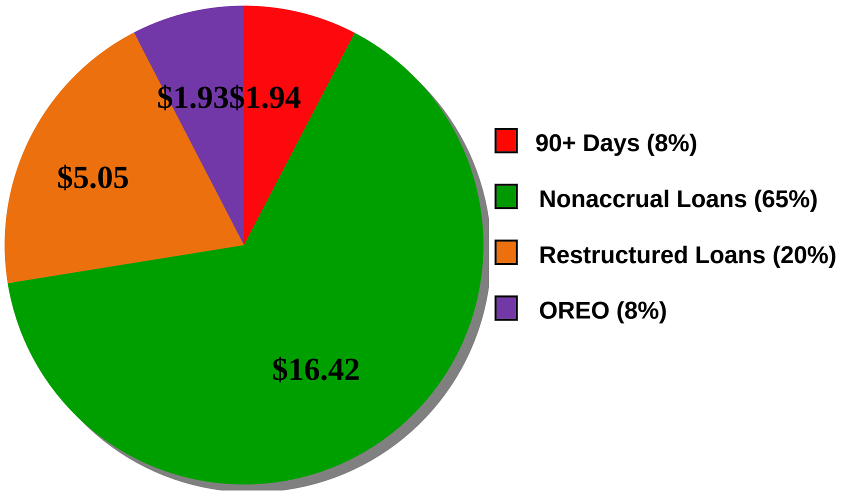






Aggregate NPA Mix



($ billions)

QwickAnalytics National Performance Trends

Capital Trends

U.S.
Banks
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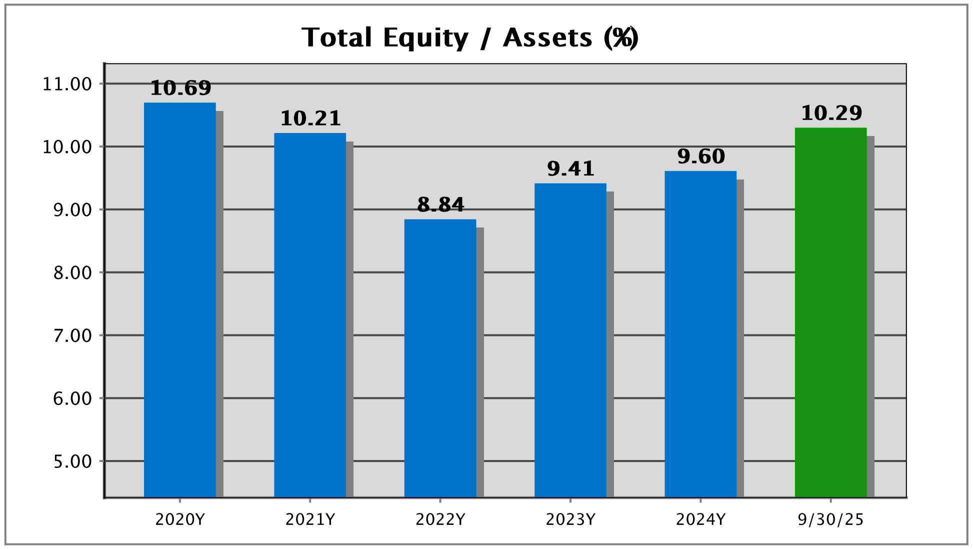

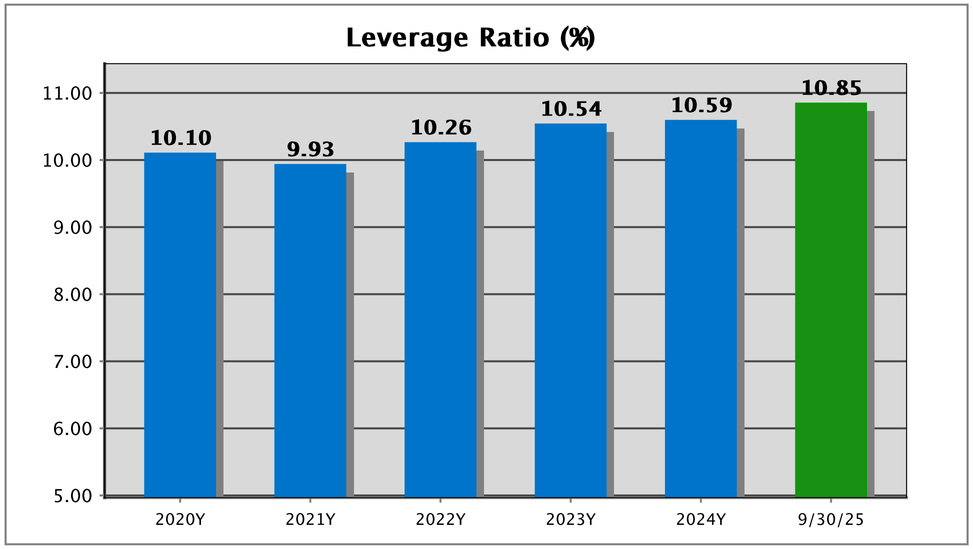

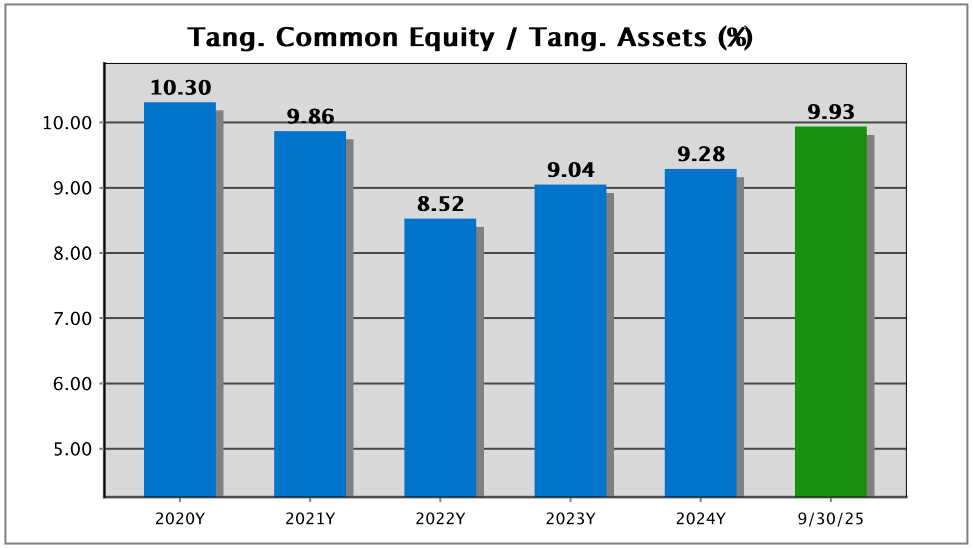

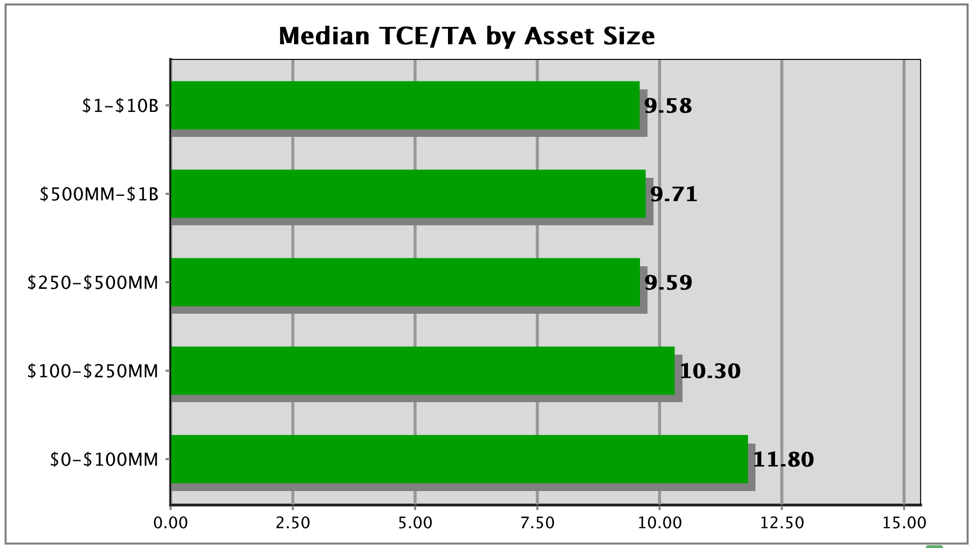

Note: Trend charts contain median values

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Performance Matrix

U.S.
Banks
September 30, 2025

Percentile Rank	10th	20th	30th	40th	50th *(median)*	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-3.22%	-0.59%	1.05%	2.49%	**3.72%**	5.17%	6.77%	8.96%	13.20%
Loan Growth (LTM)	-3.79%	-0.60%	1.73%	3.52%	**5.08%**	6.80%	8.70%	11.18%	16.72%
Deposit Growth (LTM)	-3.19%	-0.43%	1.30%	2.75%	**4.20%**	5.72%	7.52%	10.05%	14.98%
Performance Trends									
Yield on Loans	5.55%	5.97%	6.22%	6.44%	**6.64%**	6.86%	7.10%	7.41%	7.88%
Cost of Funds	1.12%	1.41%	1.63%	1.81%	**1.98%**	2.14%	2.34%	2.57%	2.98%
Net Interest Margin	2.78%	3.10%	3.35%	3.56%	**3.74%**	3.94%	4.17%	4.44%	4.85%
Noninterest Income (core) / Avg Assets*	0.13%	0.21%	0.28%	0.35%	**0.42%**	0.50%	0.60%	0.74%	1.00%
Efficiency Ratio (core)*	46.3%	52.1%	56.0%	59.6%	**62.7%**	66.4%	70.6%	76.0%	85.3%
Profitability Trends									
Pretax ROAA	0.43%	0.80%	1.03%	1.21%	**1.39%**	1.55%	1.75%	1.98%	2.37%
Core Operating Earnings*	0.52%	0.91%	1.14%	1.33%	**1.50%**	1.68%	1.88%	2.12%	2.48%
Return on Average Assets (a)	0.35%	0.63%	0.82%	0.95%	**1.08%**	1.21%	1.36%	1.55%	1.84%
Return on Average Equity (a)	3.13%	6.09%	7.97%	9.46%	**10.89%**	12.23%	13.52%	15.18%	17.69%
Asset Quality Trends									
Nonperforming Assets / Assets	0.00%	0.07%	0.16%	0.28%	**0.40%**	0.56%	0.79%	1.12%	1.82%
Texas Ratio	0.0%	0.6%	1.4%	2.4%	**3.7%**	5.0%	7.0%	10.2%	15.6%
Reserve / Loans	0.78%	0.94%	1.03%	1.11%	**1.19%**	1.28%	1.38%	1.53%	1.85%
Net Chargeoff Ratio	-0.01%	0.00%	0.00%	0.00%	**0.00%**	0.02%	0.04%	0.10%	0.29%
Capital Trends									
Total Equity / Assets	7.61%	8.47%	9.10%	9.68%	**10.29%**	10.98%	11.80%	13.11%	15.26%
Leverage Ratio	8.78%	9.34%	9.82%	10.30%	**10.85%**	11.52%	12.33%	13.58%	15.74%
Tang Common Equity / Tangible Assets	7.37%	8.24%	8.81%	9.36%	**9.93%**	10.58%	11.48%	12.76%	15.00%

** Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans).*
(a) Tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18)

QwickAnalytics™

QwickAnalytics National Performance Trends

U.S. Banks
September 30, 2025

The **QwickAnalytics National Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) ™ - for comparisons that are meaningful and relevant. The QCBI excludes FDIC-insured institutions that do not fit the characteristics of a community bank, based on the following call report-derived rules:

Disqualifying Rule	Banks Excluded: National
Assets > $10 Billion	154
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	128
Large Institutional Branches (>$2 billion deposits/branch)	46
Underloaned (<10% Loans / Assets)	112
Consumer Focus (>50% Consumer Loans or Leases / Assets)	22
No Material Real Estate Lending (<1% Assets)	129
Wholesale Funded (<40% Core Deposits / Deposits)	95
Overcapitalized (Total Equity / Assets > 50%)	88
Time Deposits = 100% of Total Deposits	18
Manually Excluded Banks	0

***** Exclusions are not "additive" as some institutions meet multiple criteria for exclusion***

QwickAnalytics™

About QwickAnalytics: Time-Saving Tools for Busy Bankers

U.S.
Banks
September 30, 2025

QwickAnalytics on-line, cloud-based tools are designed specifically for community bankers to:

(1) conduct a variety of **financial performance research**, from value-added graphs and tables of their own financial performance to several customizable **peer benchmarking reports**, and

(2) satisfy several regulatory requirements, including **credit stress testing.**

The reports are **professional and polished**, but also **quick, easy and affordable**, and have received rave reviews from clients.

Regulatory and Compliance

· Credit Stress Test
· Basel III Capital Planning
· Reg F Snapshot

Bank & Peer Performance

· Bank Performance Report Card
· PeerWatch Trends
· PeerWatch
· Liquidity Risk Report
· Reg F Snapshot

Find out more or sign up at www.qwickanalytics.com.

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