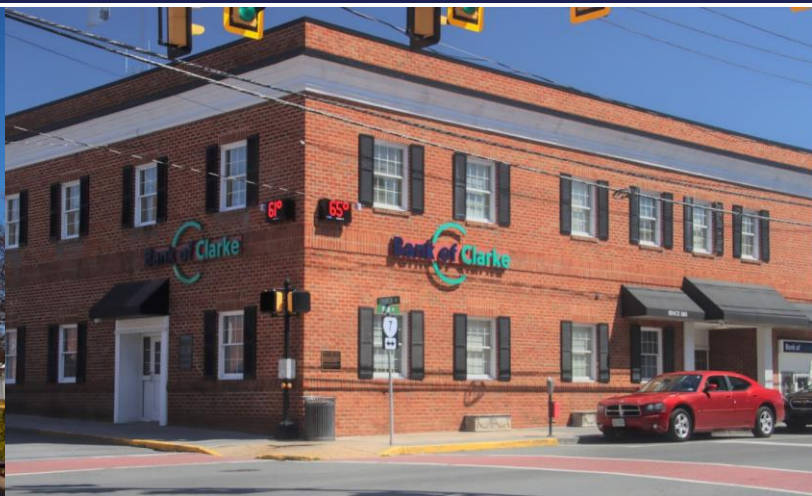




Earnings Presentation

3rd Quarter 2025



Forward Looking Statements

Certain information contained in this Presentation (together with oral statements made in connection herewith, this "Presentation") may include "forward-looking statements" within the meaning of the "safe harbor" provisions of the United States Private Securities Litigation Reform Act of 1995. These forward-looking statements relate to future operations of Eagle Financial Services, Inc. (the "Company," "we," "us," or "our") and are generally identified by the use of words such as "estimate," "plan," "project," "forecast," "intend," "will," "expect," "believe," "seek," "anticipate," "target," or other similar expressions that predict or indicate future events or trends or that are not statements of historical matters. These forward-looking statements include, but are not limited to, statements regarding estimates and forecasts of operating and financial measures or metrics and projections of growth, the results of the proposed balance sheet restructuring, market opportunity and market share. Although the Company believes that its expectations with respect to the forward-looking statements are based upon reliable assumptions within the bounds of its knowledge of its business and operations, there can be no assurance that actual results, performance or achievements of the Company will not differ materially from any future results, performance or achievements expressed or implied by such forward-looking statements. These forward-looking statements are not intended to serve forward-looking must not be relied on by any prospective or current investor as, a guarantee, an assurance, a prediction or a definitive statement of fact or probability. Actual events and circumstances are difficult or impossible to predict, are beyond the control of the Company and will differ from assumptions. These forward-looking statements are subject to forward-looking risks and uncertainties. Factors that could have a material adverse effect on the operations and forward-looking of the Company forward-looking are not limited to those factors identified in the Company's Annual Report on Form 10-K for the year ended December 31, 2024, subsequent quarterly reports on Form 10-Q, other filings with the U.S. Securities and Exchange Commission (the "SEC") and the prospectus supplement and accompanying base prospectus.

If any of these risks or uncertainties materialize or our assumptions prove incorrect, actual results could differ materially from the results implied by these forward-looking statements. There may be additional risks that the Company is not aware of or that the Company currently believes are immaterial that could also cause actual results to differ from those contained in the forward-looking statements. In addition, forward-looking statements reflect the Company's expectations, plans or forecasts of future events and views as of the date of this Presentation. The Company anticipates that subsequent events and developments may cause its assessments to change; however, the Company has no obligation to update these forward-looking statements, unless required by law. Accordingly, you are cautioned not to place undue reliance upon any such forward-looking statements in this Presentation when deciding whether to make any investment in the Company.

Any forward-looking statements in this Presentation speak only as of the date on which it is made and the Company undertakes no obligation to update or revise any forward-looking statements to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events, except as required by law. Although all information included in this Presentation was obtained from sources believed to be reliable and in good faith, no representation or warranty, express or implied, is made as to its accuracy or completeness. This Presentation contains preliminary information only, is subject to change at any time and is not, and should not be assumed to be, complete or to constitute all the information necessary to adequately make an informed decision regarding your investment in the Company. All forward-looking statements, express or implied, herein are qualified in their entirety by this cautionary statement.

Use of Unaudited Pro Forma and Non-GAAP Financial Measures

Annualized, pro forma, projected, and estimated financial information included in this Presentation are used for illustrative purposes only, are not forecasts and may not necessarily reflect actual financial results the Company may achieve. This Presentation includes certain non-GAAP measures, which provide meaningful supplemental information regarding the Company's operational performance and to enhance investors' overall understanding of such financial performance. These non-GAAP measures are provided in addition to, and not as substitutes for, measures of our financial performance determined in accordance with GAAP. Our calculation of these non-GAAP measures may not be comparable to similarly titled measures of other companies due to potential differences between companies in the method of calculation. As a result, the use of these non-GAAP measures has limitations and should not be considered superior to, in isolation from, or as a substitute for, related non-GAAP measures. Reconciliation of these non-GAAP financial measures to the most directly comparable GAAP financial measures can be found at the end of this Presentation.

Preliminary Financial Information as of September 30, 2025

Numbers contained in this Presentation as of and for the three-month period ended September 30, 2025, are preliminary and unaudited, and remain subject to further review, change and finalization. Such reviews and subsequent information could result in material changes in accounting estimates and other financial information, particularly with respect to material estimates and assumptions used in preparing this preliminary information. As of the date of this Presentation, our independent registered public accounting firm, Yount, Hyde & Barbour, P.C., has not completed its review procedures with respect to this preliminary financial information.

Industry and Market Data

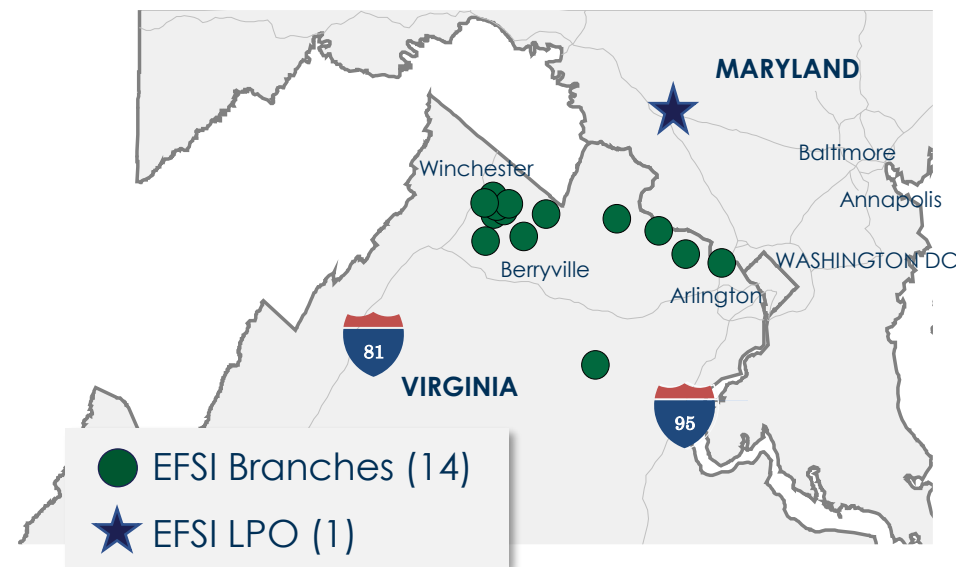
This Presentation includes statistical and other industry and market data that we obtained from government reports and other third-party sources. Our internal data, estimates and forecasts are based on information obtained from government reports, trade and business organizations and other contacts in the markets in which we operate and our management's understanding of industry conditions. Although we believe that this information (including the industry publications and third-party research, surveys and studies) is accurate and reliable, we have not independently verified such information, and no representations or warranties are made by us of our affiliates as to the accuracy of any such statements or projections. In addition, estimates, forecasts, and assumptions are necessarily subject to a high degree of uncertainty and risk due to a variety of factors. Forward-looking information obtained from these sources is subject to the same qualifications and the additional uncertainties regarding the other forward-looking statements in this Presentation. These and other factors could cause our results to differ materially from those expressed in our estimates and beliefs and in the estimates prepared by independent parties.

Trademarks and Trade Names

The Company owns or has rights to various trademarks, service marks and trade names that it uses in connection with the operation of its business. Solely for convenience, the trademarks, service marks and trade names referred to in this Presentation may appear without the ®, TM or SM symbols, but such references are not intended to indicate, in any way, that the Company will not assert, to the fullest extent under applicable law, its rights to these trademarks, service marks and trade names under applicable law. Other service marks, trademarks and trade names referred to in this Presentation, if any, are the property of their respective owners.

The EFSI Story

- Eagle Financial Services, Inc. is the parent company for Bank of Clarke, and was established **over 140 years ago**
- **Commercial focused** banking institution operating in several of the **country's most attractive markets**
- **Deep management team** with experience running larger financial institutions
- **Diversified revenue sources** driven primarily by wealth division



3rd Quarter 2025 Financial Highlights

Assets (\$M)	\$1,932	QoQ Asset Growth	(5.0%)	NPAs / Assets	0.7%	Net Income (\$M)	\$5,584
Gross Loans (\$M) ⁽¹⁾	\$1,464	QoQ Loan Growth	1.5%	ACL / Loans	1.0%	ROAA	1.10%
Deposits (\$M)	\$1,655	QoQ Deposit Growth	(6.3%)	CET1 Ratio	12.5%	ROAE	12.20%
Common Equity (\$M)	\$186	QoQ Core Deposit Growth	(2.5%)	TRBC Ratio	15.5%	NIM	3.58%

Source: Company Documents; quarterly data as of or for the three months ended 9/30/2025. QoQ Growth Data represents data as 9/30/2025 compared to 6/30/2025

Note: Nonperforming assets defined as nonaccrual loans, OREO, and repossessed assets; core deposits defined as total deposits less deposits greater than \$250,000, brokered deposits, certificates of deposits account registry service, Edward Jones demand deposits, and customer deposits due to business sale.

(1) Gross loans includes held for investment and held for sale loans

History of Growth

1881

- Bank of Clarke opened for business

1991

- Eagle Financial Services, Inc. was incorporated

1992

- First expansion out of Clarke County and into Winchester City, VA and Frederick County, VA markets

2011

- Opened branch in Loudoun County, VA

2015

- Expanded footprint in Northern Virginia: opened branch in Leesburg, VA and in Ashburn, VA

2019

- Brandon Lorey began role as President and CEO of Eagle Financial Services, Inc.

2020

- LaVictoire Finance began operating under EFSI, offering high-end marine financing for maritime customers
- Opened LPO in McLean, VA

2021

- Opened LPO in Frederick, MD
- Hired SBA, Government Contracting, and mortgage teams to expand lending offerings

2022-2023

- Raised \$30 million of subordinated debt
- Hired a team of trust and wealth management professionals and opened a full-service branch in Warrenton, VA
- Sold LaVictoire Finance to Axos Financial

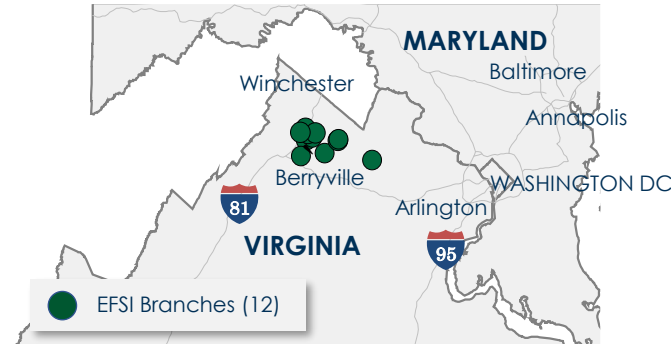
2024-2025

- Completed sale leaseback of Winchester branch for \$3.9 million pre-tax gain
- Completed \$57.5 million common equity raise and concurrent uplist to NASDAQ⁽¹⁾

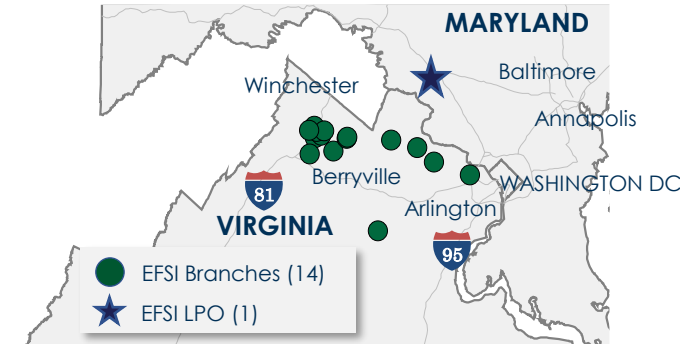
Source: Company documents; annual data as 12/31 each year ended

(1) Net proceeds totaled \$53.5 million

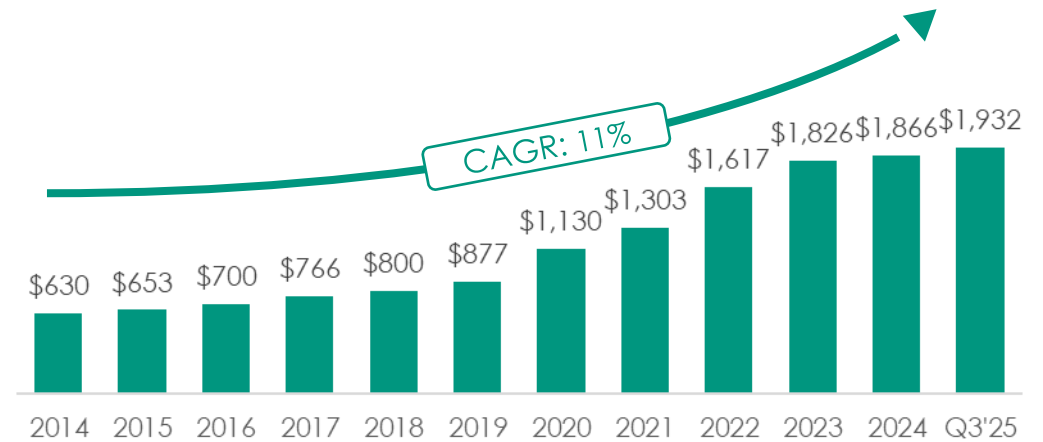
2014

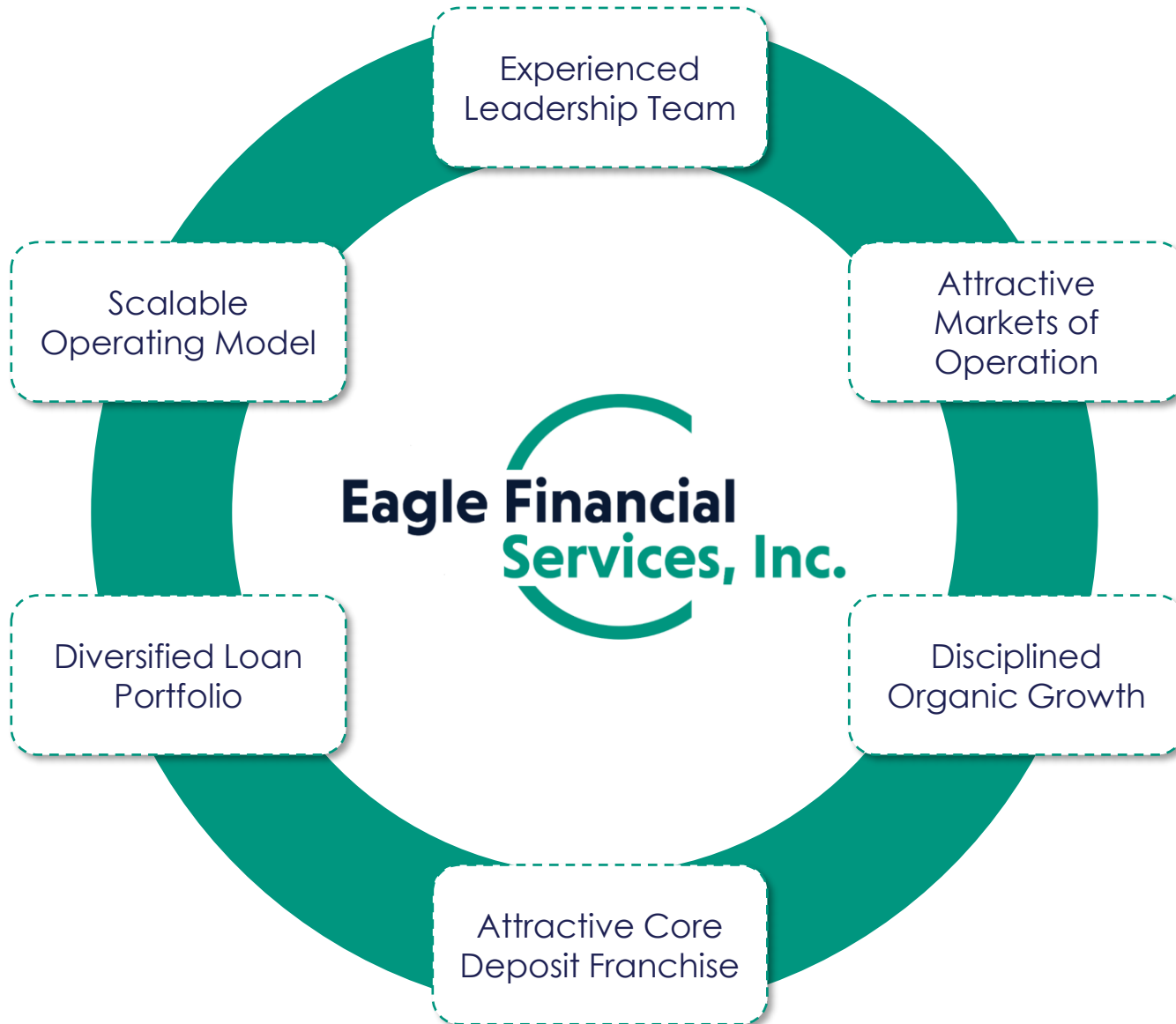


2025



History of Asset Growth (\$M)





Experienced Leadership Team

- Deep management team with community and regional banking experience in the Mid Atlantic
- Insider ownership of ~7% as of 9/30/25 aligns shareholder interest with decision making

Attractive Markets of Operation

- Operate in 2 of the top 10 highest household income counties in the United States
- Leverage funding base in legacy markets with robust lending opportunities in high growth Virginia counties

Disciplined Organic Growth

- Organic growth focus by attracting and retaining elite banking professionals

Attractive Core Deposit Franchise

- 79% core deposits ⁽¹⁾; 1.80% Q3 '25 cost of total deposits
- 34% core noninterest-bearing deposits ⁽²⁾

Diversified Loan Portfolio

- Commercial lending strategy with a focus on generating deposits from all borrowers
- Portfolio is diversified between C&I, owner-occupied CRE, investment CRE and consumer

Scalable Operating Model

- Invested in technology, infrastructure and people for future growth and profitability enhancement
- Operating leverage will be realized with further scale

Source: Company Documents, US Census; Data as of 12/31/24, unless otherwise indicated

(1) Core deposits exclude deposits over \$250K, brokered deposits, CDARS, demand deposits from Edward Jones, Customer DDA due to business sale (\$79.4 million)

(2) As a percentage of core deposits

Seasoned Management Team

	Brandon Lorey <i>President, Chief Executive Officer & Director</i>	Age: 56 Years in Banking: 35 EFSI Experience: 6
	Kathleen Chappell <i>Executive VP and Chief Financial Officer</i>	Age: 58 Years in Banking: 35 EFSI Experience: 16
	Joe Zmitrovich <i>President of Bank of Clarke and Chief Banking Officer</i>	Age: 55 Years in Banking: 32 EFSI Experience: 8
	Kaley Crosen <i>Executive VP and Chief Human Resources Officer</i>	Age: 59 Years in Banking: 38 EFSI Experience: 27
	Aaron Poffinberger <i>Executive VP and Chief Operating Officer</i>	Age: 43 Years in Banking: 20 EFSI Experience: 10
	James George II <i>Executive VP and Chief Credit Officer</i>	Age: 64 Years in Banking: 42 EFSI Experience: 11
	Nick Smith <i>Executive VP and Deputy Chief Financial Officer</i>	Age: 32 Years in Banking: 10 EFSI Experience: 2

Experienced and Balanced Board

Board Member (Age)	Years on Board	Experience
Cary C. Nelson (50) <i>Chairman</i>	7 Years	President, H. N. Funkhouser & Co.
Scott M. Hamberger (54) <i>Vice Chairman</i>	9 Years	Former President & CEO, Integrus Holdings, Inc.
Robert W. Smalley, Jr. (73) <i>Vice Chairman</i>	36 Years	President, Smalley Package Co., Inc.
Mary Bruce Glaize (69) <i>Director</i>	27 Years	Founder and Trustee Emerita of Volunteer Shenandoah Valley Discovery Museum
John R. Milleson (68) <i>Director</i>	26 Years	Retired President & CEO, EFSI & Bank of Clarke
Douglas C. Rinker (65) <i>Director</i>	19 Years	Chairman, Winchester Equipment Co.
John D. Stokely, Jr. (72) <i>Director</i>	19 Years	Retired President, Cavalier Land Development Corp.
Brandon C. Lorey (56)* <i>Director</i>	6 Years	President and Chief Executive Officer of EFSI
Tatiana C. Matthews (68) <i>Director</i>	3 Years	Co-Founder, President, Chairman, The Matthews Group, Inc.
Dr. Edward Hill III (60) <i>Director</i>	3 Years	Physician executive, entrepreneur, investor
Karthik Shyamsunder (57) <i>Director</i>	<1 Years	Technologist, Adjunct Faculty

~7% Insider Ownership



Winchester, VA MSA



- The oldest city in Virginia west of the Blue Ridge mountains; founded in 1744
- #9 small metro area for business and careers in America (*Forbes*, 2024)
- Major industries include education, health services, manufacturing and distribution
- Home to a "Best Regional Hospital" in the Shenandoah Valley, which is ranked 7th in Virginia in 2024 (*US News*)
- The MSA has a 6.2% projected population growth from '25 – '30 and \$97,307 projected median household income in '30

Major Employers



American
Woodmark



McKesson



FEMA

ValleyHealth



Loudoun and Fairfax Counties, VA



- Diverse range of commercial focuses, including government services, national defense, management consulting and telecommunication
- Fairfax County is home to 10 Fortune 500 companies (*Fortune*, 2023)
- 38 of the top 100 global defense companies operate in Fairfax County (*Defense News*, 2022)
- Loudoun County is home to the largest and fastest-growing data center hub in the world, with industry leaders like Amazon, Google, and Salesforce using its digital infrastructure (*Loudoun County Economic Development*, 2024)

Major Employers



GENERAL
DYNAMICS

Booz | Allen | Hamilton

FreddieMac

Peraton

MITRE

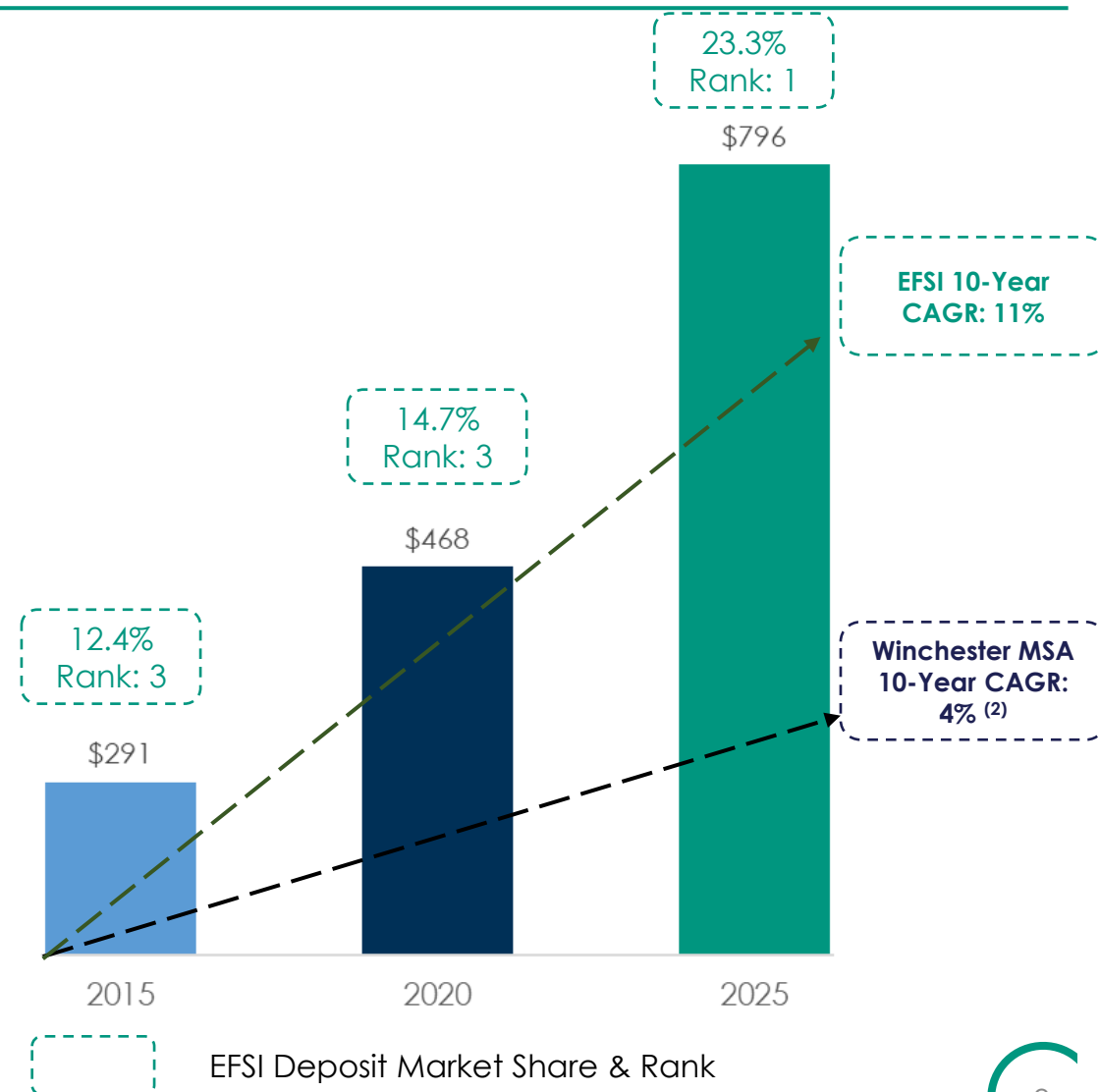
Winchester, VA MSA

Rank	Community Bank Rank ⁽¹⁾	Institution	Deposits (\$mm)	Market Share	Branches
1	1	Eagle Financial Services Inc.	\$796	23.3 %	7
2	--	Truist Financial Corp.	680	19.9	4
3	--	Wells Fargo & Co.	478	14.0	3
4	2	First National Corporation	343	10.1	3
5	--	United Bankshares Inc.	266	7.8	5
6	3	Romney Bankshares Inc.	247	7.2	6
7	4	Eastern Bancshares Inc.	212	6.2	6
8	5	Burke & Herbert Financial Services	150	4.4	1
9	6	City Holding Co.	59	1.7	2
10	7	Highlands Bankshares Inc.	55	1.6	2

Loudoun County, VA

Rank	Community Bank Rank ⁽¹⁾	Institution	Deposits (\$mm)	Market Share	Branches
1	--	Truist Financial Corp.	\$1,600	17.6 %	12
2	--	Bank of America Corp.	1,568	17.2	8
3	--	Wells Fargo & Co.	1,399	15.3	10
4	--	Atlantic Union Bankshares Corp.	732	8.0	6
5	--	Capital One Financial Corp.	630	6.9	3
6	--	PNC Financial Services Group Inc.	553	6.1	5
7	1	Eagle Financial Services Inc.	548	6.0	3
8	--	United Bankshares Inc.	431	4.7	5
9	--	JPMorgan Chase & Co.	321	3.5	7
10	2	Potomac Bancshares Inc.	232	2.5	3

Historical Growth in Winchester Deposits (\$M)



Source: S&P Capital IQ Pro; Deposit data as of 6/30/25 or as of 6/30 of each respective year

(1) Community banks defined as banks under \$10 billion in assets

(2) Winchester MSA 10-Year CAGR represents the deposit growth in the Winchester MSA market for all banks from 2015 to 2025

Near Term

2025

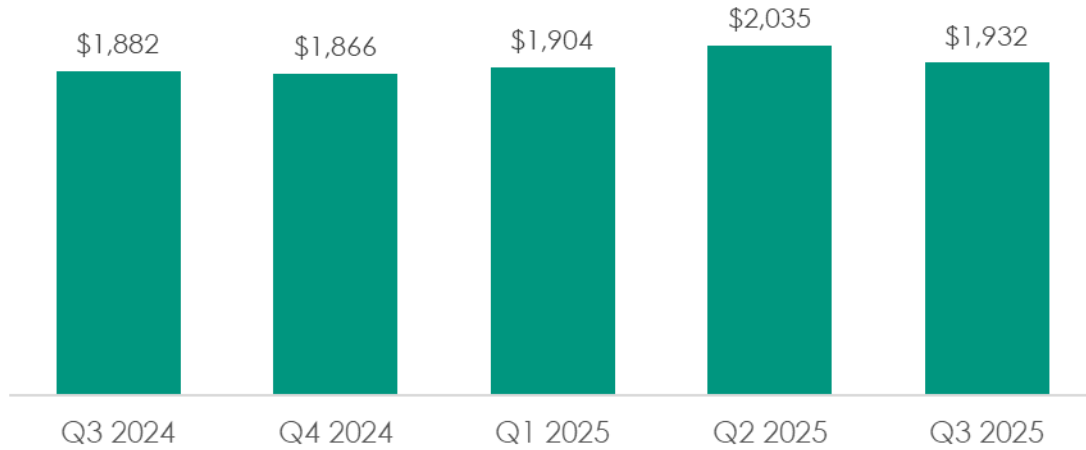
- Maintain focus on strong, profitable organic growth without compromising credit quality
- Increase operating revenue, manage down NIE/AA to peer levels, maximize operating earnings and grow tangible book value
- Increase utilization of technology to drive revenue and lower expenses
- Expand into new markets by hiring top-tier commercial bankers
- Defend our cost of funds and further grow our core deposit franchise
- Invest in our people and systems to improve the customer experience and preserve the “customer first” value system
- Evaluate strategic acquisition opportunities

Long Term

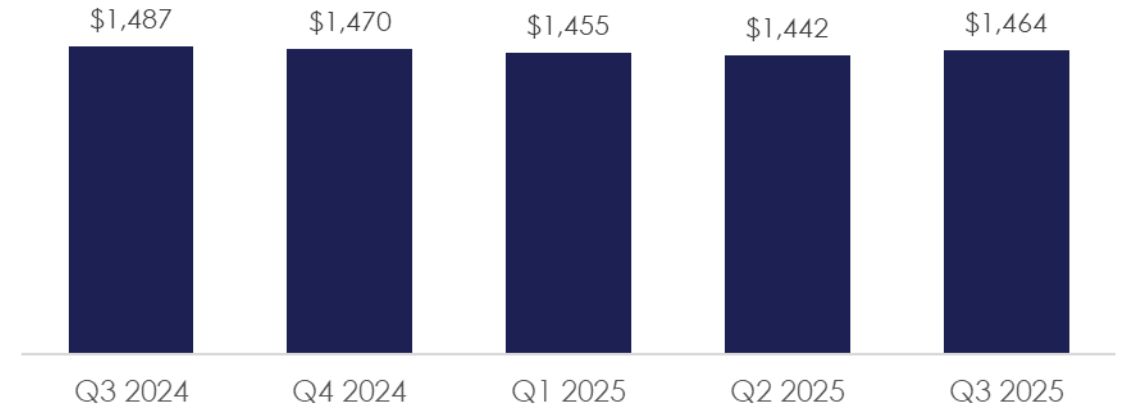
2026 and beyond

- Growth-focused, high-performing bank to create value for our shareholders, customers and employees
- Increase operating revenue, maximize operating earnings, manage down NIE/AA and grow tangible book value
- Be the employer of choice in the communities we serve
- Provide a premier digital experience across all products and services
- Be the market leader for commercial and small businesses in the markets we serve
- Evaluate strategic acquisition opportunities
- Prudently manage capital between balance sheet growth and return to shareholders

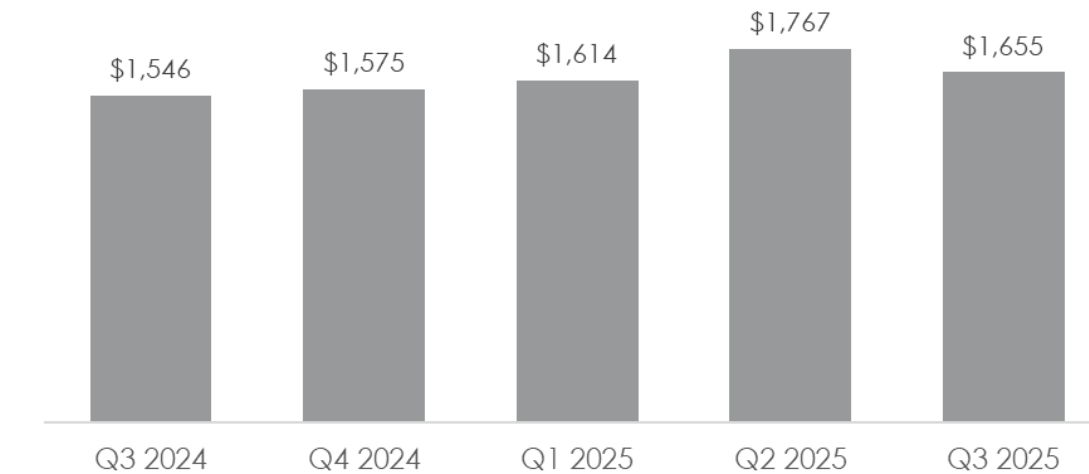
Total Assets (\$M)



Gross Loans (\$M) ⁽¹⁾



Total Deposits (\$M)



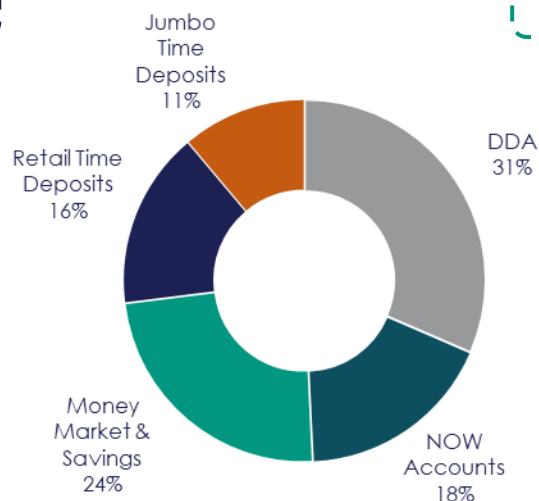
Source: Company documents; quarterly data as of or for the three months ended each period

(1) Gross loans includes held for investment and held for sale loans

Deposit Composition

Q3 '25 Total
Deposits: \$1.7B

Q3 '25 Cost of
Deposits: 1.80%



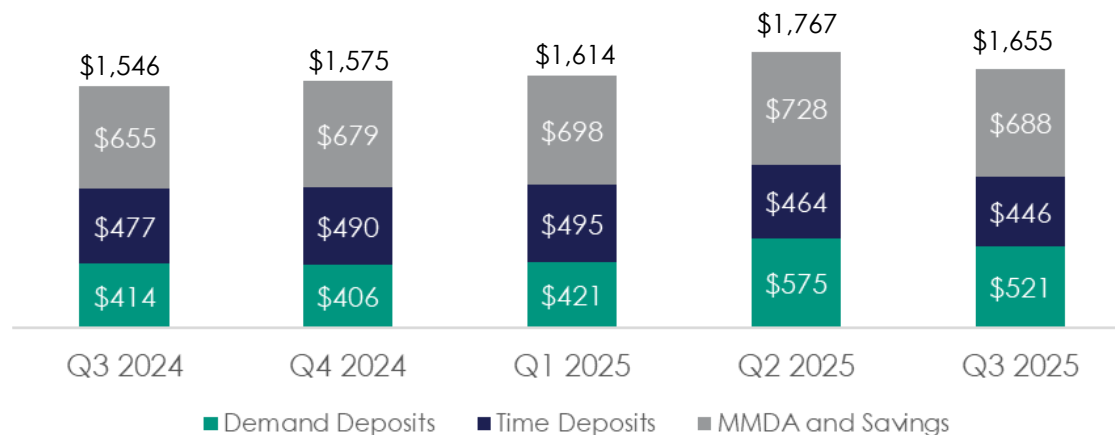
- Core deposits ⁽¹⁾ continue to fuel our organic loan growth
- Continued focus on commercial deposits; recently expanded treasury management product suite
- Implementing niche deposit gathering opportunities
- Bankers are incentivized to grow core deposits
- Minimal dependence on brokered deposits (4.2% of total deposits)

Source: Company documents; quarterly data as of or for the three months ended each period

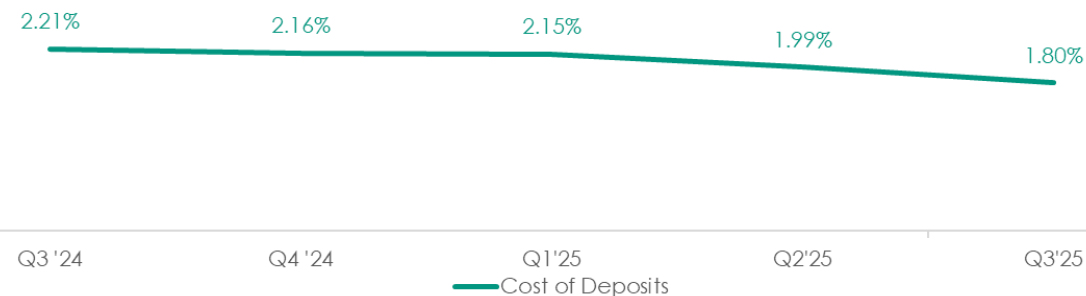
Note: Jumbo time deposits defined as all time deposits greater than \$250,000

(1) Core deposits exclude deposits over \$250K, brokered deposits, CDARS, demand deposits from Edward Jones, Customer DDA due to business sale (\$79.4 million)

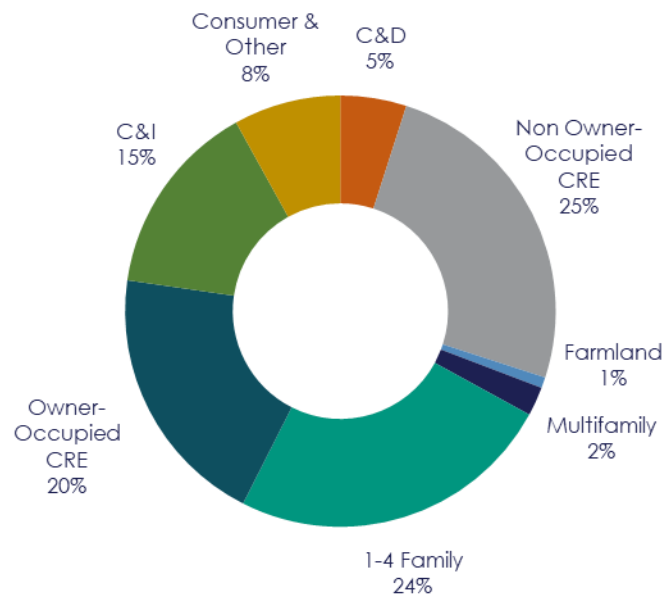
Deposit Composition Over Time (\$M)



Cost of Deposits (%)



Loan Composition



C&D: 31%
CRE: 202%

Loan Focus

- Continued focus on providing credit to small- and medium-sized businesses
- Currently prioritizing C&I over owner-occupied lending
- No shared national credit exposure and limited exposure to purchased and participated loans
- 16 commercial bankers throughout our footprint
- Continue to build out SBA, mortgage and government contracting

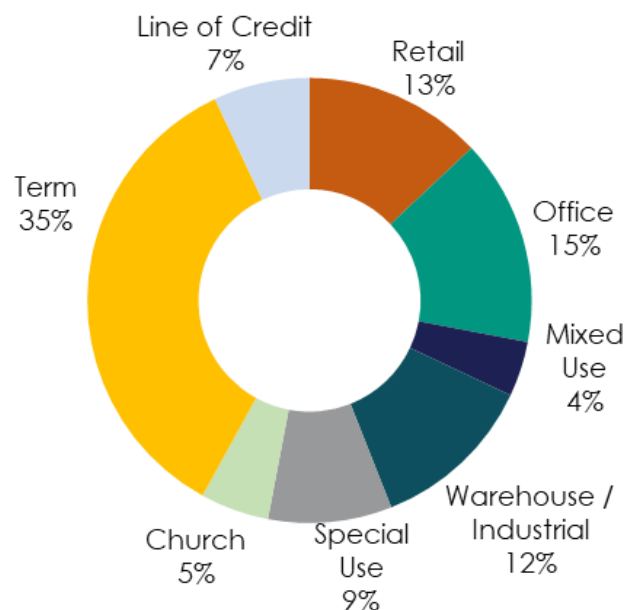
Loan Portfolio	Amount	% of Total
C&D	73	5.0 %
Non Owner-Occupied CRE	366	25.0
Farmland	12	0.8
Multifamily	32	2.2
1-4 Family	359	24.5
Owner-Occupied CRE	290	19.8
C&I ⁽¹⁾	215	14.7
Consumer & Other ⁽¹⁾	117	7.9
Gross Loans	\$1,464	100.0 %

Dollars in millions

Source: Company documents; quarterly data as of or for the three months ended each period; Loan composition, CRE and C&D ratios bank level

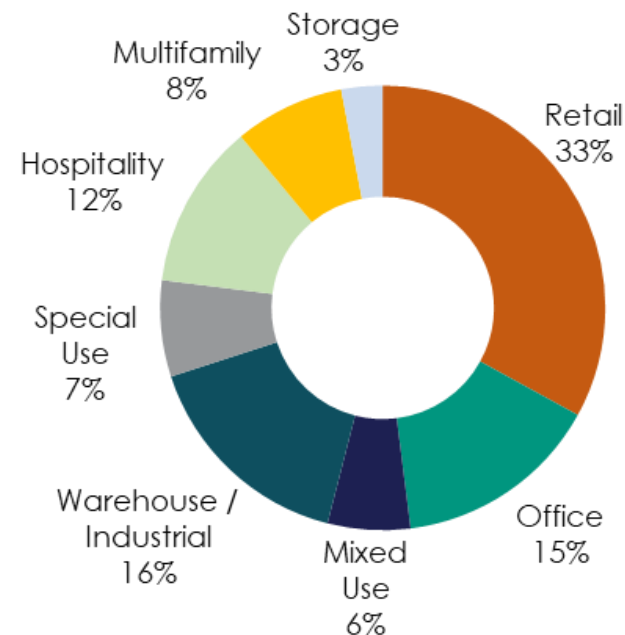
(1) Consumer and C&I total includes marine loans

C&I and Owner-Occupied CRE (%)



- Total C&I and OOCRE Loans: \$505 million
- C&I and OOCRE Loans / Total Loans: 34.6%
- Largest C&I and OOCRE Loan: \$15.8 million
- Average C&I and OOCRE Loan Size: \$413k
- Average Loan to Value: 41.8%

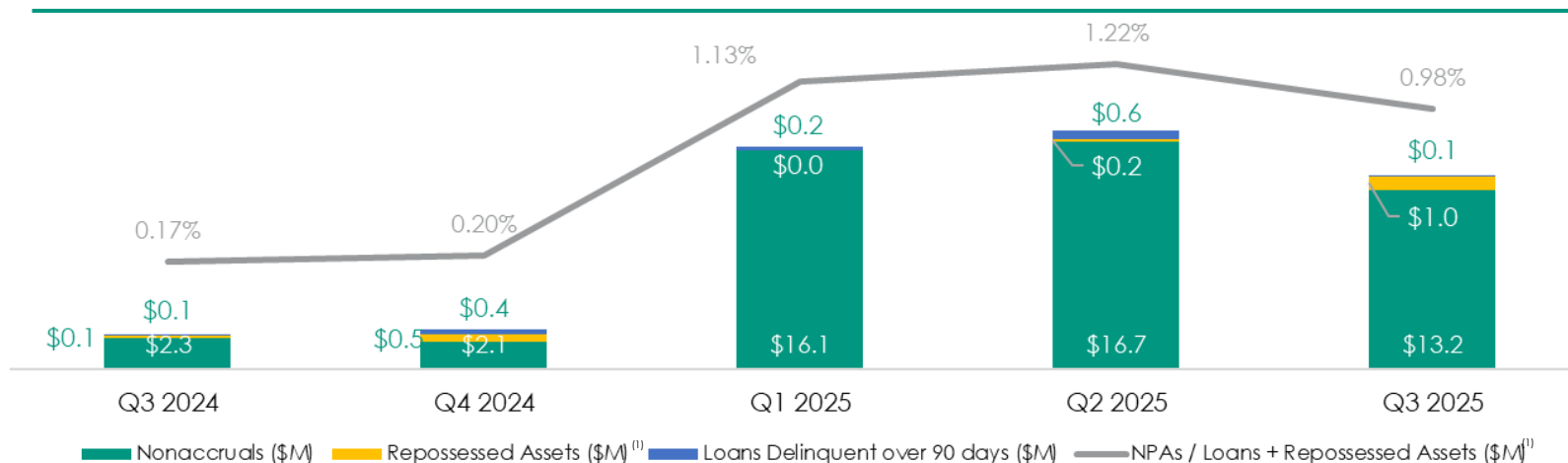
Investment CRE (%)



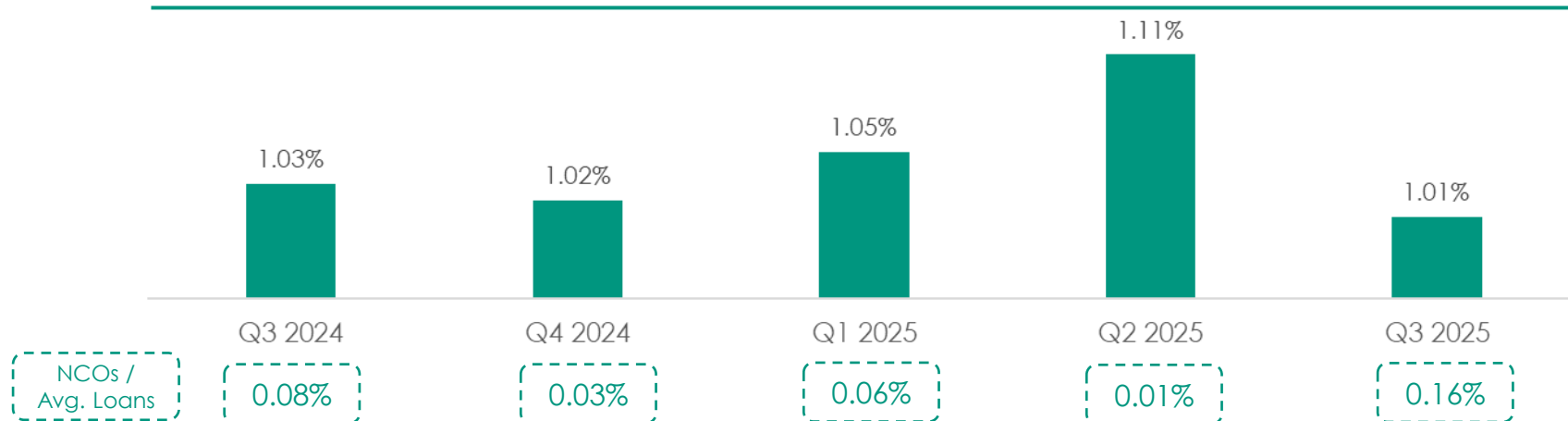
- Total Investment CRE Loans: \$398 million
- Investment CRE Loans / Total Loans: 27.4%
- Largest Investment CRE Loan Size: \$23.6 million
- Average Investment CRE Loan Size: \$1.2 million
- Average Loan to Value: 41.9%

- Comprehensive and conservative underwriting process
- Highly experienced bankers incentivized with equity ownership
- Commitment to a diverse loan portfolio while maintaining strong asset quality metrics
- Proactive approach to managing problem credits

Nonperforming Assets by Type (\$M)



Reserves / Loans (%)



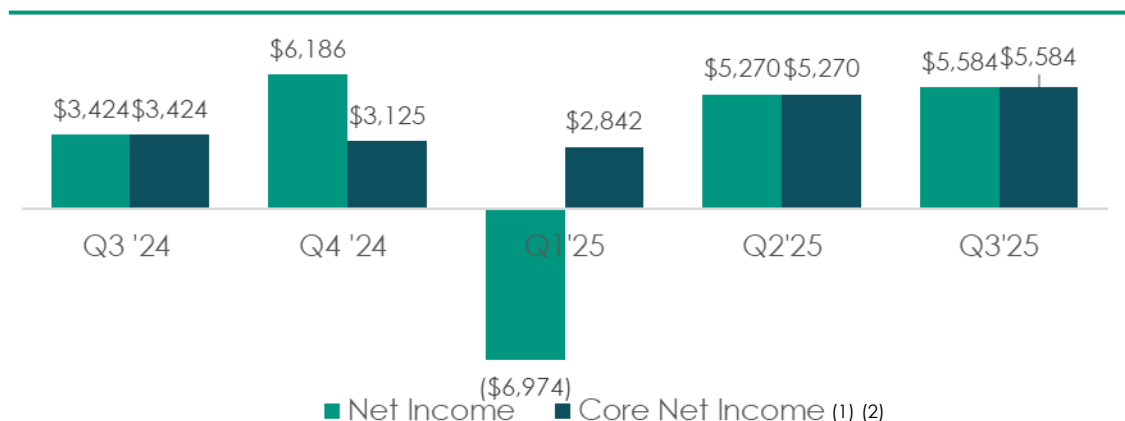
Source: Company documents; quarterly data as of or for the three months ended each period

Note: Nonperforming assets defined as nonaccrual loans, loans delinquent over 90 days and still accruing, OREO, and other repossessed assets

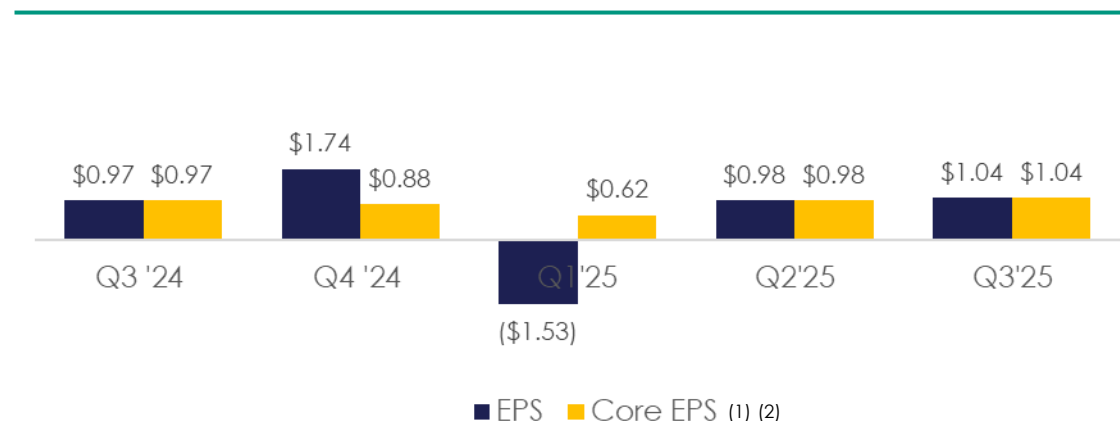
(1) Repossessed assets includes OREO

Earnings, Book Value and Dividends

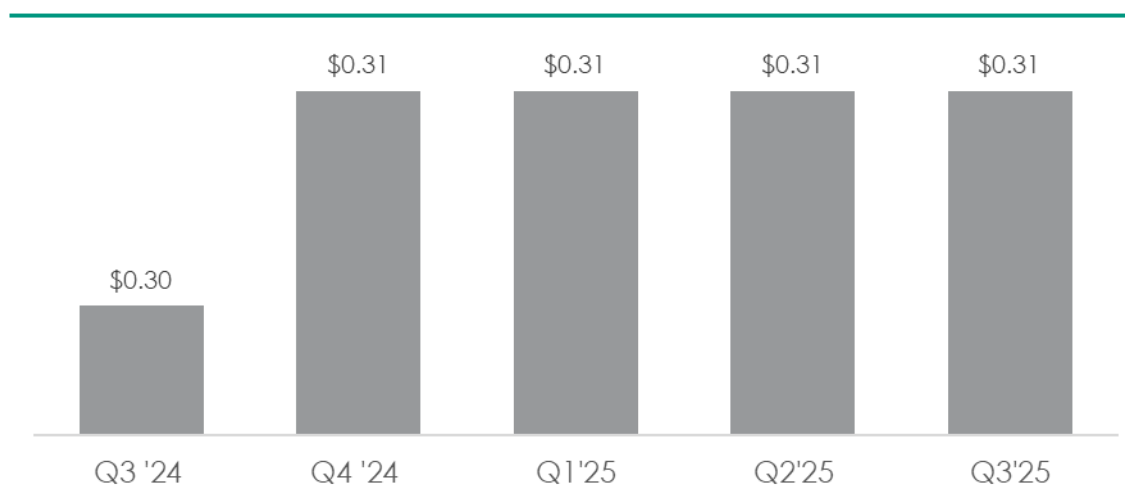
Net Income (\$M)



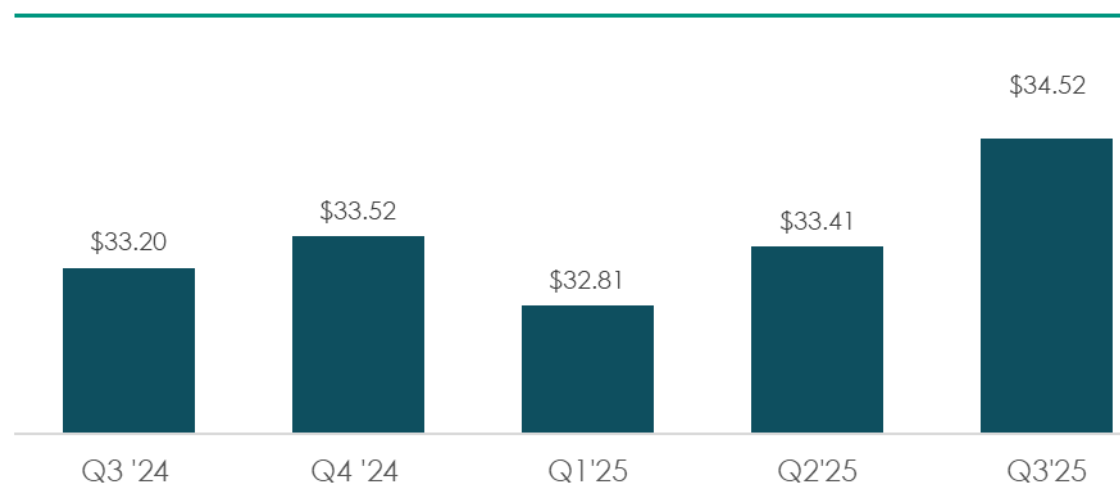
Earnings per Share (\$)



Dividend per Share (\$)



Tangible Book Value per Share (\$) ⁽¹⁾

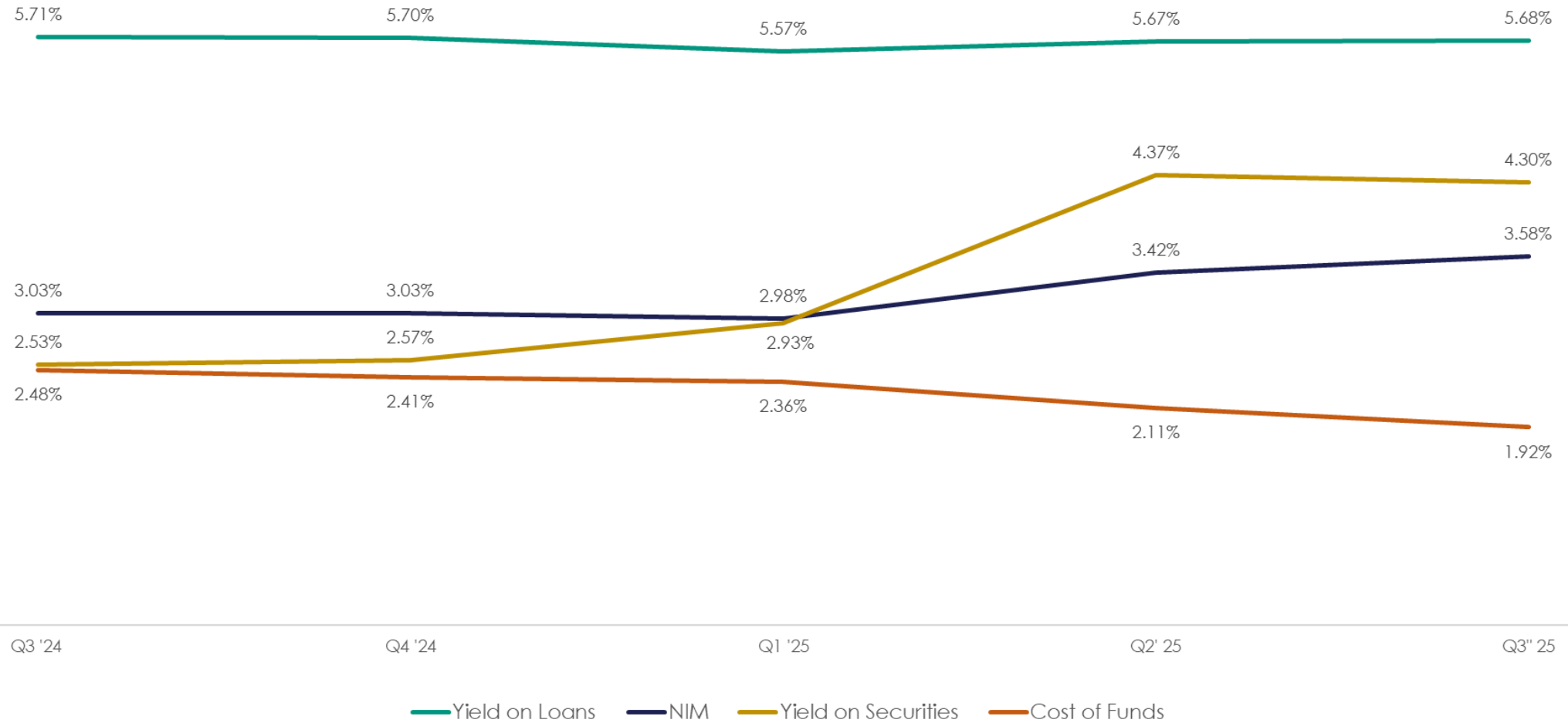


Source: Company documents; data as of or for the year ended each period

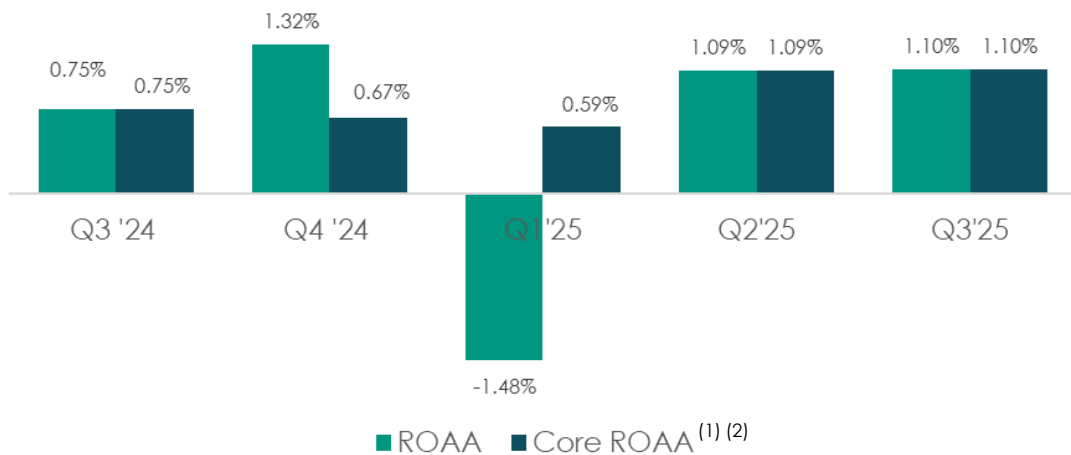
(1) See appendix for reconciliation of non-GAAP metrics

(2) Core income defined as net income after taxes and before extraordinary items, less net income attributable to noncontrolling interest, gain on the sale of held to maturity and available for sale securities, amortization of intangibles, goodwill and nonrecurring items

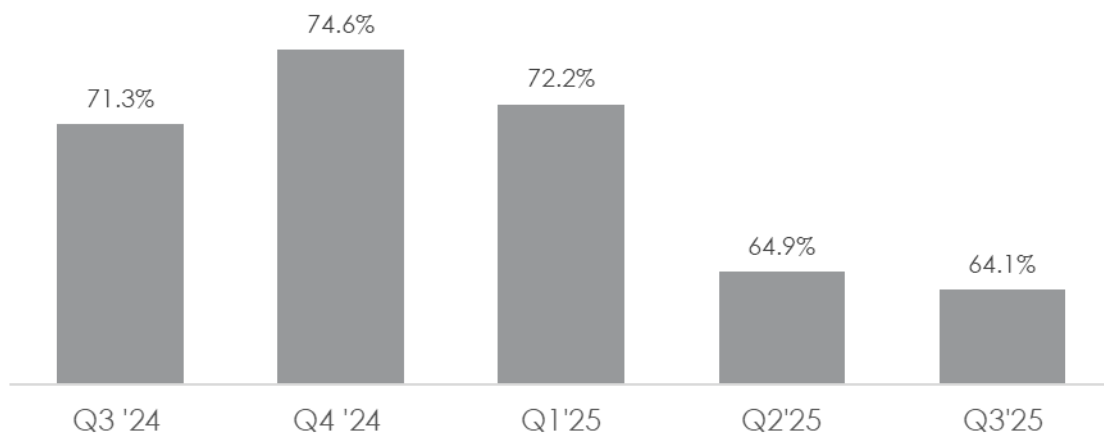
Yield and Cost Analysis



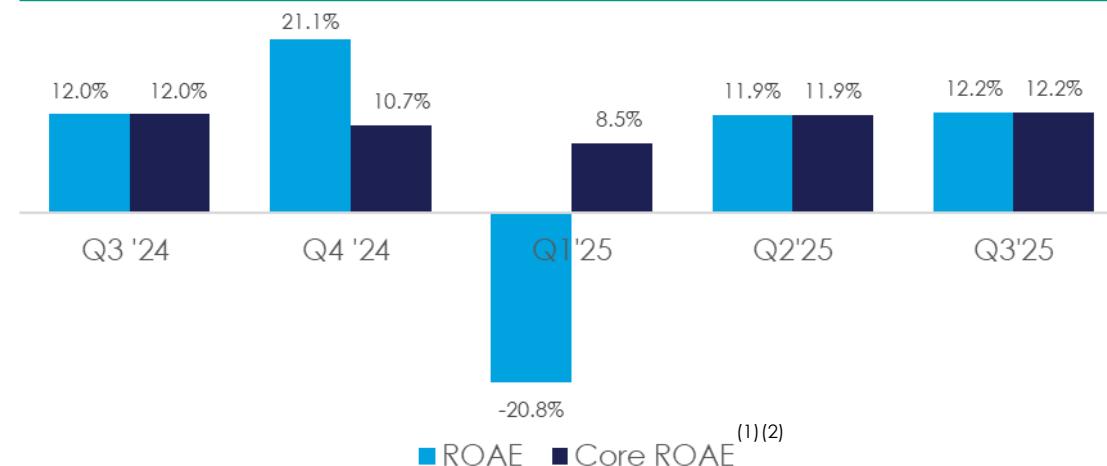
Return on Average Assets (ROAA) (%)



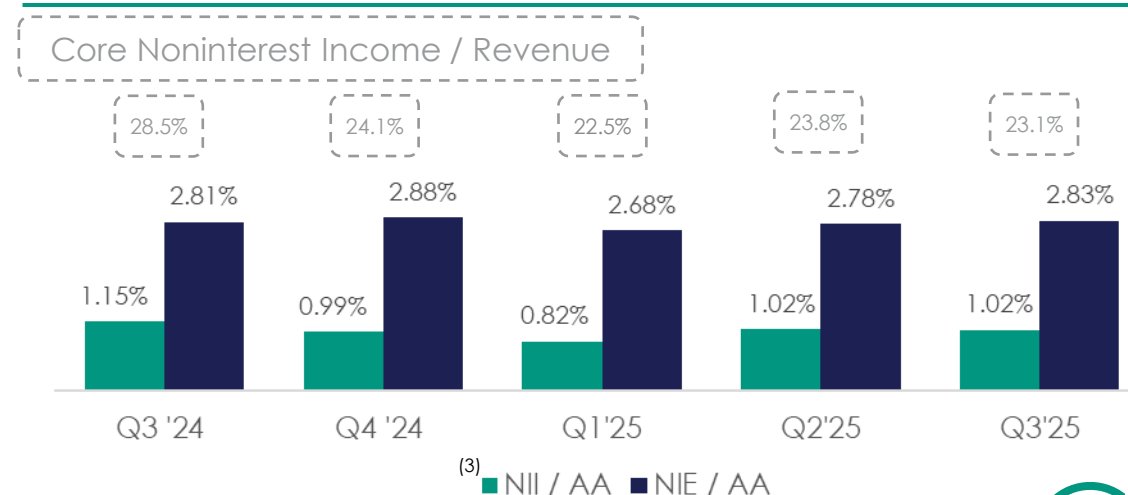
Core Efficiency Ratio (%) ⁽¹⁾



Return on Average Equity (ROAE) (%)



Core Noninterest Income / AA and NIE / AA (%)



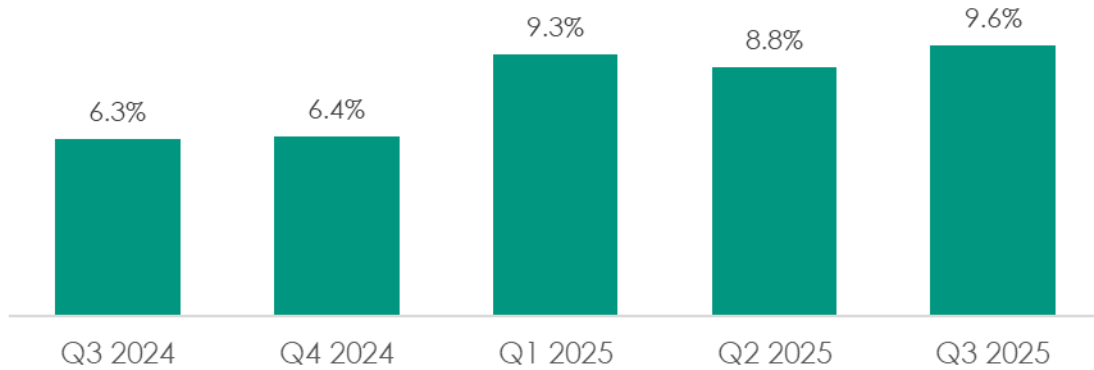
Source: Company documents; data for the year ended each period; quarterly data for each quarter ended, respectively

(1) See appendix for reconciliation of non-GAAP metrics

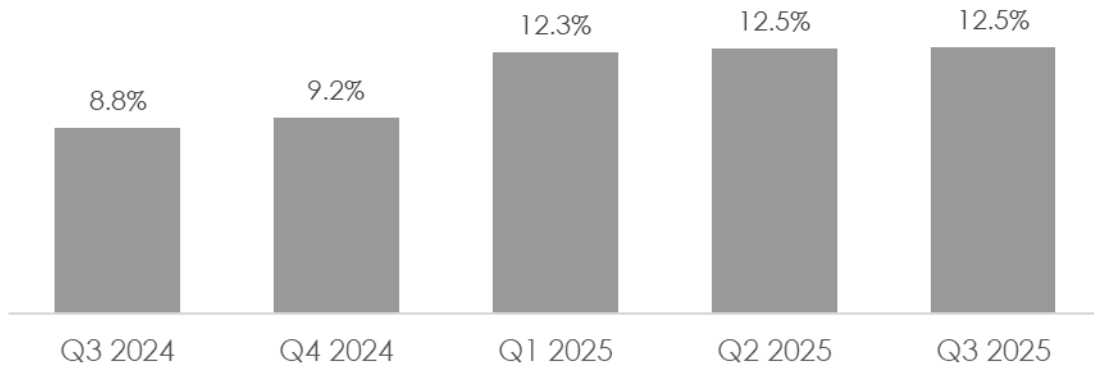
(2) Core income defined as net income after taxes and before extraordinary items, less net income attributable to noncontrolling interest, gain on the sale of held to maturity and available for sale securities, amortization of intangibles, goodwill and nonrecurring items

(3) Core noninterest income is defined as noninterest income less extraordinary items. The gain on sale of fixed assets of \$3.874mm is excluded from Q4 '24 and the loss on the sale of securities of \$12.425mm is excluded from Q1 '25

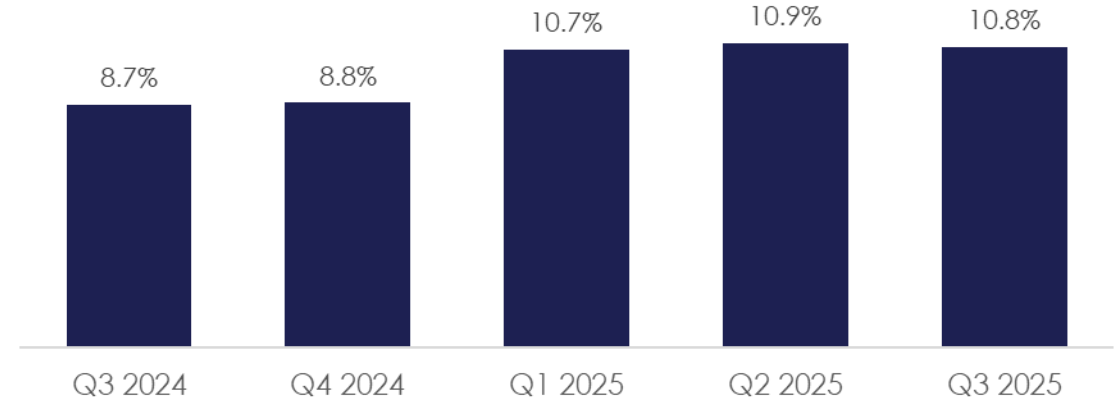
Tangible Common Equity / Tangible Assets (%)⁽¹⁾



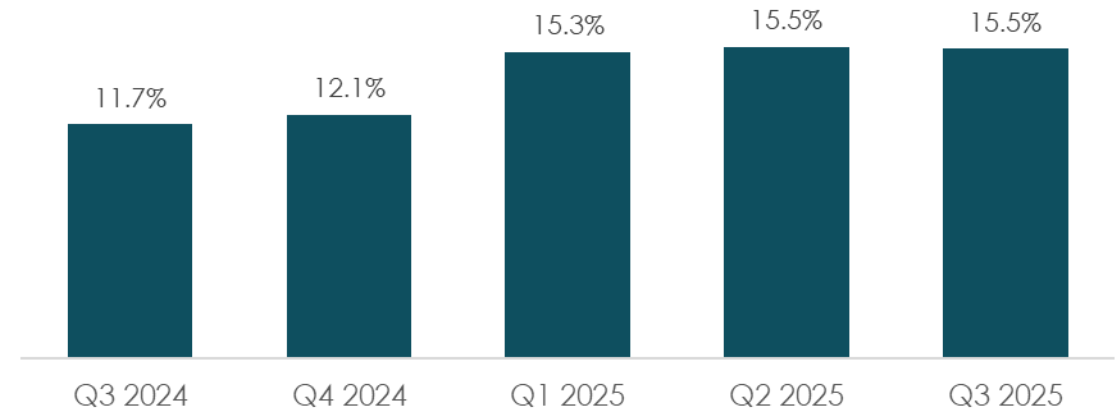
CET1 Ratio (%)



Bank Level Leverage Ratio (%)



Total Risk-Based Capital Ratio (%)



Dollars in millions except per share data		September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	September 30, 2025
(1) PTPP Income						
Net Interest Income (GAAP)		\$13,157	\$13,499	\$13,336	\$15,698	\$17,199
Plus: Noninterest Income		5,251	8,521	(8,554)	4,917	5,165
Total Revenue (Non-GAAP)		\$18,408	\$22,020	\$4,782	\$20,615	\$22,364
Less: Noninterest Expense		12,890	13,555	12,589	13,399	14,344
PTPP Income (Non-GAAP)		\$5,518	\$8,465	(\$7,807)	\$7,216	\$8,020
Tangible Assets						
Total Assets (GAAP)		\$1,881,701	\$1,866,215	\$1,904,477	\$2,035,080	\$1,932,473
Less: Goodwill		0.0	0.0	0.0	0.0	0.0
Less: Other Intangibles		0.0	0.0	0.0	0.0	0.0
Tangible Assets (Non-GAAP)		\$1,881,701	\$1,866,215	\$1,904,477	\$2,035,080	\$1,932,473
Tangible Common Equity						
Common Equity (GAAP)		\$117,844	\$118,987	\$176,475	\$179,648	\$185,581
Less: Goodwill		0.0	0.0	0.0	0.0	0.0
Less: Other Intangibles		0.0	0.0	0.0	0.0	0.0
Tangible Common Equity (Non-GAAP)		\$117,844	\$118,987	\$176,475	\$179,648	\$185,581
Tangible Common Equity to Tangible Assets (Non-GAAP)		6.3%	6.4%	9.3%	8.8%	9.6%
Tangible Book Value Per Share						
Common Shares Outstanding (GAAP)		3,549,581	3,549,581	5,378,653	5,376,346	5,376,346
Tangible Book Value Per Share (Non-GAAP)		\$33.20	\$33.52	\$32.81	\$33.41	\$34.52

Source: Company documents

Note: Numbers may not match due to rounding

(1) PTPP income defined as pre-tax, pre-provision income

	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	September 30, 2025
<i>Dollars in millions except per share data</i>					
Core Net Income					
Net Income	\$3,424	\$6,186	(\$6,974)	\$5,270	\$5,584
Less: Income from Life Insurance Proceeds (FTE)	0	0	0	0	0
Less: Gain (Loss) on the Sale of Bank Premises & Equipment (FTE)	0	(3,874)	0	0	0
Plus: Loss (Gain) on the Sale of AFS securities (FTE)	0	0	12,425	0	0
Tax Effect of Adjustments to Net Income	0	813	(2,609)	0	0
Core Net Income (Non-GAAP)	\$3,424	\$3,125	\$2,842	\$5,270	\$5,584
Core Earnings Per Share					
Core Net Income (Non-GAAP)	\$3,424	\$3,125	\$2,842	\$5,270	\$5,584
Average Common Shares Outstanding (GAAP)	3,552,026	3,549,581	4,572,297	5,378,214	5,376,346
Core Earnings Per Share (Non-GAAP)	\$0.97	\$0.88	\$0.62	\$0.98	\$1.04
Core Return on Average Equity					
Core Net Income (Non-GAAP)	\$3,424	\$3,125	\$2,842	\$5,270	\$5,584
Divided by: Average Equity (GAAP)	113,615	116,656	136,276	177,184	181,630
Core ROAE (Non-GAAP)	12.0%	10.7%	8.5%	11.9%	12.2%
Core Return on Average Assets					
Core Net Income (Non-GAAP)	\$3,424	\$3,125	\$2,842	\$5,270	\$5,584
Divided by: Average Assets	1,823,478	1,868,597	1,906,431	1,932,959	2,012,402
Core ROAA (Non-GAAP)	0.75%	0.67%	0.59%	1.09%	1.10%
Total Revenue					
Net Interest Income (FTE)	\$13,185	\$13,527	\$13,364	\$15,724	\$17,224
Plus: Noninterest Income	5,251	8,521	(8,554)	4,917	5,165
Total Revenue	\$18,436	\$22,048	\$4,810	\$20,641	\$22,389
Core Operating Revenue					
Total Revenue	\$18,436	\$22,048	\$4,810	\$20,641	\$22,389
Less: Gain (Loss) on the Sale of Bank Premises & Equipment FTE	0	3,874	0	0	0
Less: Gain (Loss) on the Sale of AFS securities	0	0	(12,425)	0	0
Core Operating Revenue (Non-GAAP)	\$18,436	\$18,174	\$17,235	\$20,641	\$22,389

Source: Company documents

Note: Core net income additions and exclusions assume 21% tax rate for illustrative purposes

Note: Quarterly ratios shown on an annualized basis

Note: Calculations may not match due to rounding