

Summary of Banker Economic and Business Survey Responses

The summary reports are developed from information contained in the Texas Banking Department's Banker and Business Economic Survey. This survey is conducted quarterly and reflects the opinions of executives of state-chartered banks throughout Texas. The banker selection provides a cross section of state-chartered banks in Texas, both in size and location. Further, bankers asked to participate in the survey are selected from rural and metropolitan markets alike and each state-chartered bank is sent a survey once each year. The Texas Department of Banking finds the information insightful and helpful and makes the compiled results available to interested parties. The results should not be considered statistically valid in any form. Rather, the results should be taken as a gauge or pulse of industry sentiment and observation.

Bankers are asked to choose from one of six ratings: Significantly Increasing; Increasing; Same; Decreasing; Significantly Decreasing; or Not Applicable.

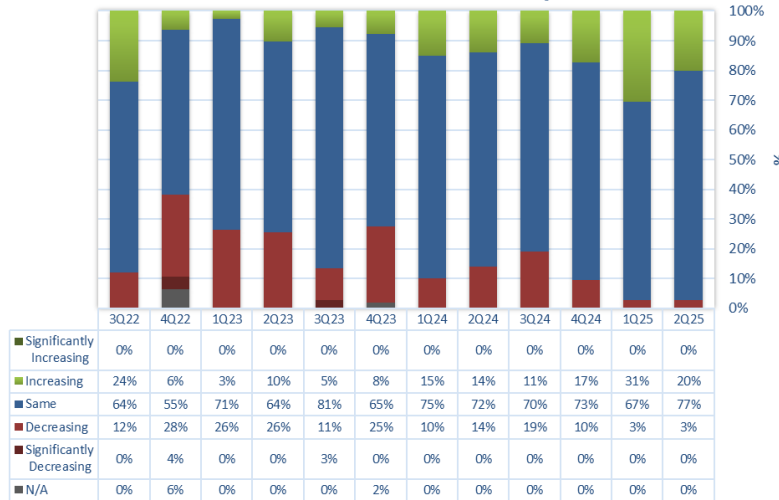
Number of banker response by quarter:

	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25	2Q25
# of Respondents	42	47	38	39	37	51	40	36	37	52	36	35

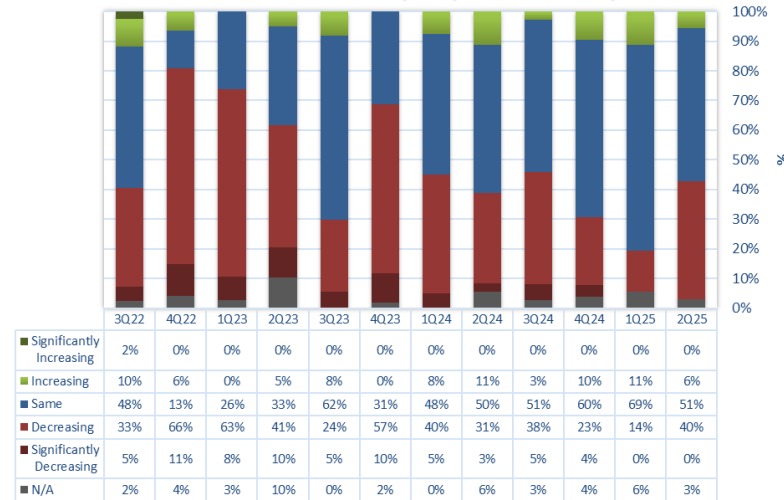
Economic Conditions

Based on your general knowledge of your bank's trade area and discussions with consumers and businesses please describe the economy in which your bank offers goods and services as compared to the last quarter.

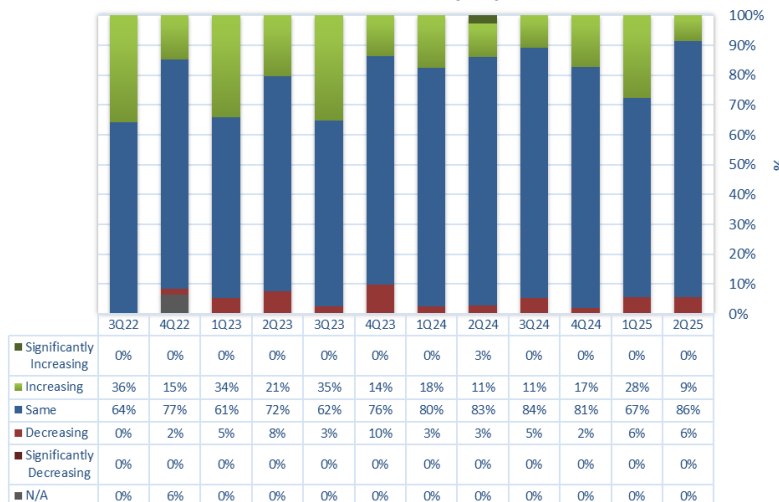
General Business Activity



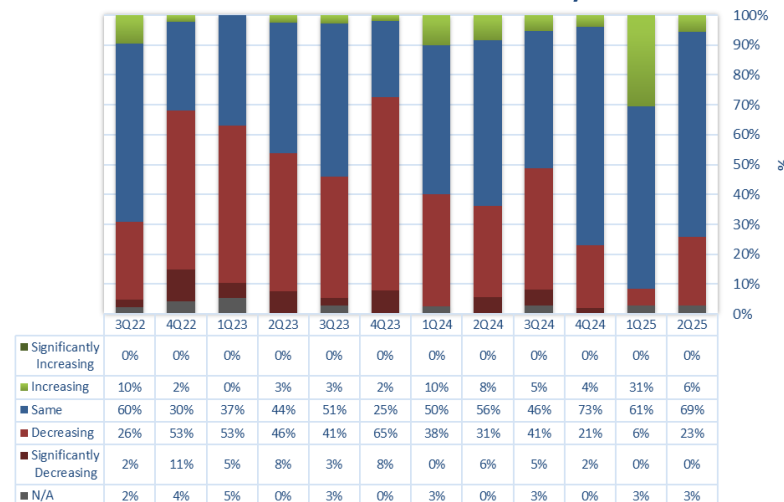
Residential RE Property Sales Activity



Area Wide Employment



Commercial RE Sales Activity

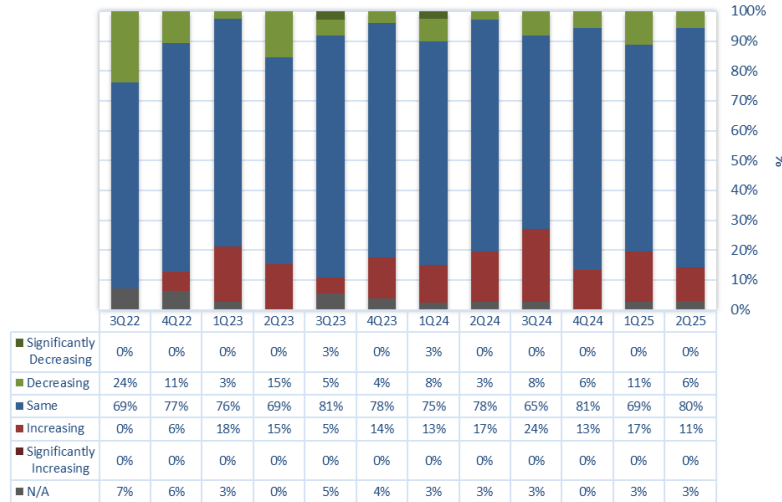


Summary of Banker Economic and Business Survey Responses

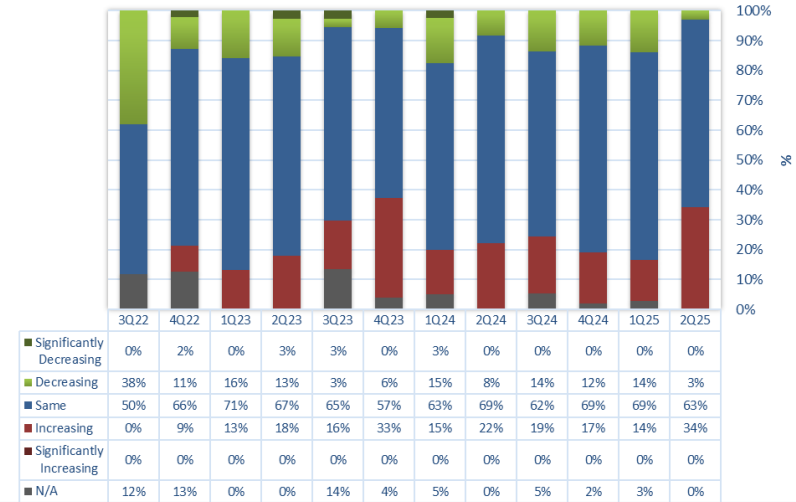
Asset Quality Indicators

Please describe your bank's performance and other factors as compared to the last calendar quarter.

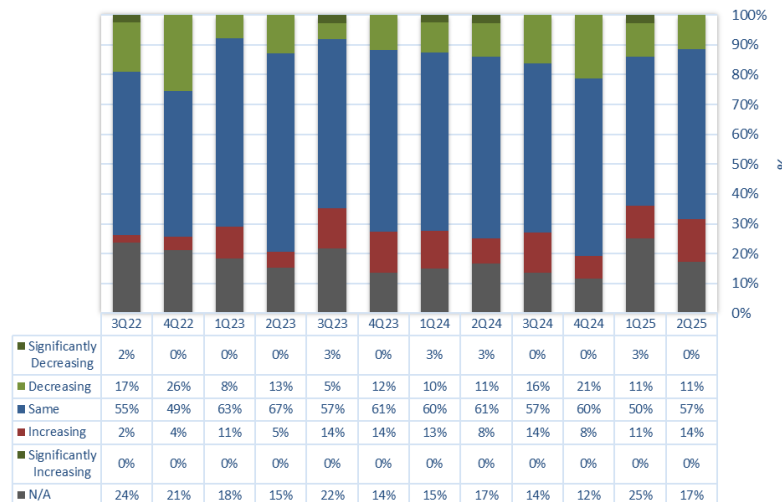
Past Due Loans



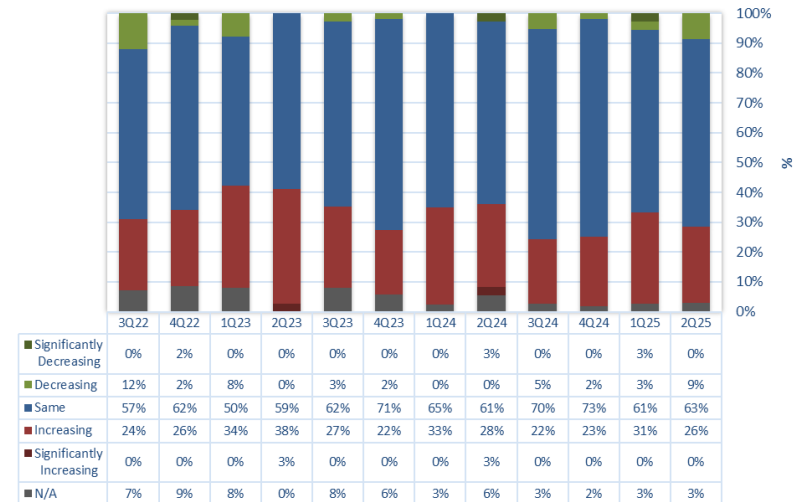
Volume of Loans on the Internal Watch List



Nonaccrual Loans



Loan Loss Provisions

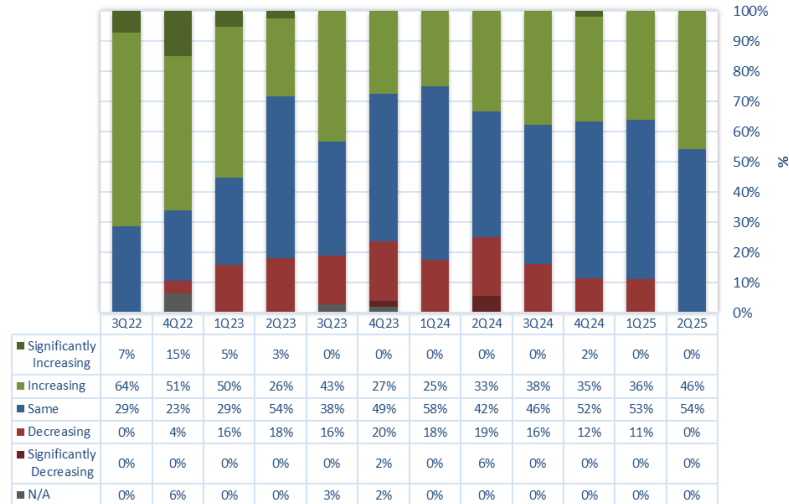


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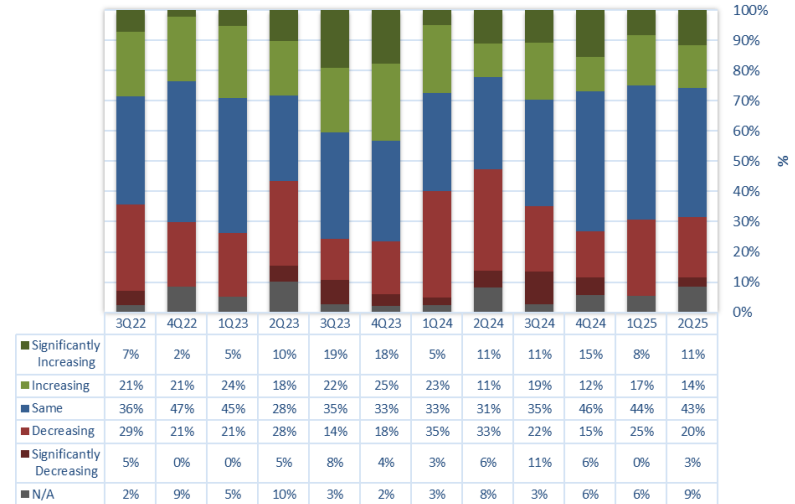
Bank Performance

Please describe your bank's performance and other factors as compared to the last calendar quarter.

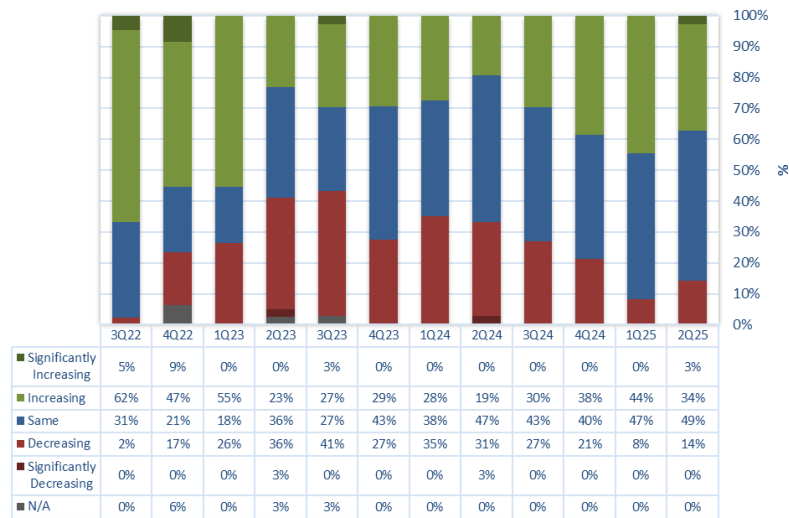
Net Income as a Percent of Average Assets (ROA)



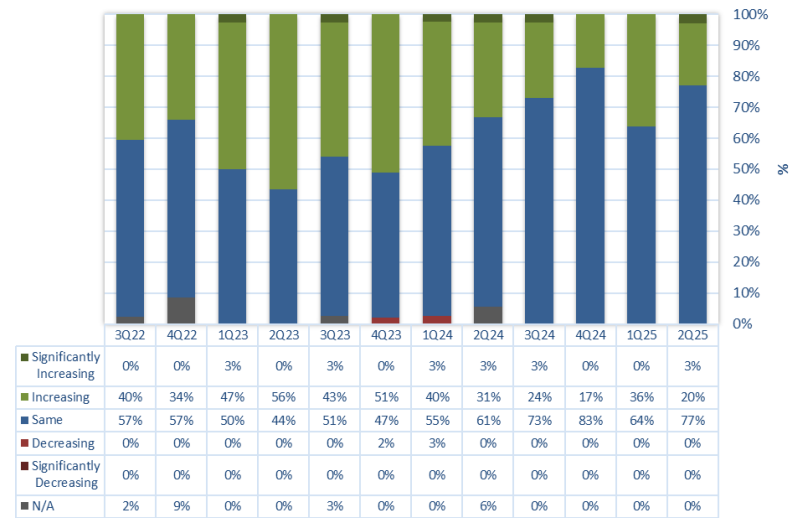
Expected Return on Average Assets for this Quarter



Net Interest Margin



Tightening of Loan Underwriting Standards are



Summary of Banker Economic and Business Survey Responses

1. Based on your general knowledge of your bank's trade area and discussions with consumers and businesses please describe the economy in which your bank offers goods and services as compared to the last quarter.

General Business Activity

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	20%	77%	3%	0%	0%
1Q25	36	0%	31%	67%	3%	0%	0%
4Q24	52	0%	17%	73%	10%	0%	0%
3Q24	37	0%	11%	70%	19%	0%	0%
2Q24	36	0%	14%	72%	14%	0%	0%
1Q24	40	0%	15%	75%	10%	0%	0%
4Q23	51	0%	8%	65%	25%	0%	2%
3Q23	37	0%	5%	81%	11%	3%	0%
2Q23	39	0%	10%	64%	26%	0%	0%
1Q23	38	0%	3%	71%	26%	0%	0%
4Q22	47	0%	6%	55%	28%	4%	6%
3Q22	42	0%	24%	64%	12%	0%	0%

Residential RE Property Sales Activity

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	6%	51%	40%	0%	3%
1Q25	36	0%	11%	69%	14%	0%	6%
4Q24	52	0%	10%	60%	23%	4%	4%
3Q24	37	0%	3%	51%	38%	5%	3%
2Q24	36	0%	11%	50%	31%	3%	6%
1Q24	40	0%	8%	48%	40%	5%	0%
4Q23	51	0%	0%	31%	57%	10%	2%
3Q23	37	0%	8%	62%	24%	5%	0%
2Q23	39	0%	5%	33%	41%	10%	10%
1Q23	38	0%	0%	26%	63%	8%	3%
4Q22	47	0%	6%	13%	66%	11%	4%
3Q22	42	2%	10%	48%	33%	5%	2%

Commercial RE Sales Activity

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	6%	69%	23%	0%	3%
1Q25	36	0%	31%	61%	6%	0%	3%
4Q24	52	0%	4%	73%	21%	2%	0%
3Q24	37	0%	5%	46%	41%	5%	3%
2Q24	36	0%	8%	56%	31%	6%	0%
1Q24	40	0%	10%	50%	38%	0%	3%
4Q23	51	0%	2%	25%	65%	8%	0%
3Q23	37	0%	3%	51%	41%	3%	3%
2Q23	39	0%	3%	44%	46%	8%	0%
1Q23	38	0%	0%	37%	53%	5%	5%
4Q22	47	0%	2%	30%	53%	11%	4%
3Q22	42	0%	10%	60%	26%	2%	2%

Area Wide Employment

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	9%	86%	6%	0%	0%
1Q25	36	0%	28%	67%	6%	0%	0%
4Q24	52	0%	17%	81%	2%	0%	0%
3Q24	37	0%	11%	84%	5%	0%	0%
2Q24	36	3%	11%	83%	3%	0%	0%
1Q24	40	0%	18%	80%	3%	0%	0%
4Q23	51	0%	14%	76%	10%	0%	0%
3Q23	37	0%	35%	62%	3%	0%	0%
2Q23	39	0%	21%	72%	8%	0%	0%
1Q23	38	0%	34%	61%	5%	0%	0%
4Q22	47	0%	15%	77%	2%	0%	6%
3Q22	42	0%	36%	64%	0%	0%	0%

Summary of Banker Economic and Business Survey Responses

1. Based on your general knowledge of your bank's trade area and discussions with consumers and businesses please describe the economy in which your bank offers goods and services as compared to the last quarter.

Area Wide Population

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	46%	51%	3%	0%	0%
1Q25	36	6%	56%	39%	0%	0%	0%
4Q24	52	4%	52%	42%	2%	0%	0%
3Q24	37	3%	54%	41%	3%	0%	0%
2Q24	36	6%	47%	47%	0%	0%	0%
1Q24	40	3%	55%	43%	0%	0%	0%
4Q23	51	6%	51%	41%	2%	0%	0%
3Q23	37	3%	54%	41%	3%	0%	0%
2Q23	39	0%	56%	41%	3%	0%	0%
1Q23	38	5%	66%	26%	3%	0%	0%
4Q22	47	2%	62%	30%	2%	0%	4%
3Q22	42	5%	55%	38%	2%	0%	0%

Summary of Banker Economic and Business Survey Responses

2. Please describe your perceptions about the direction of the following items over the next six months.

Interest Rates (In General)

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	0%	46%	51%	0%	3%
1Q25	36	0%	8%	44%	47%	0%	0%
4Q24	52	0%	2%	6%	92%	0%	0%
3Q24	37	0%	0%	5%	92%	3%	0%
2Q24	36	0%	0%	67%	33%	0%	0%
1Q24	40	0%	5%	45%	50%	0%	0%
4Q23	51	0%	6%	63%	29%	2%	0%
3Q23	37	3%	68%	27%	3%	0%	0%
2Q23	39	5%	44%	38%	13%	0%	0%
1Q23	38	8%	92%	0%	0%	0%	0%
4Q22	47	2%	94%	0%	0%	0%	4%
3Q22	42	19%	81%	0%	0%	0%	0%

Stock Market (Dow Jones)

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	20%	51%	23%	3%	3%
1Q25	36	0%	28%	47%	22%	0%	3%
4Q24	52	0%	46%	40%	12%	0%	2%
3Q24	37	0%	19%	46%	32%	0%	3%
2Q24	36	0%	11%	50%	39%	0%	0%
1Q24	40	0%	23%	53%	25%	0%	0%
4Q23	51	0%	31%	43%	24%	0%	2%
3Q23	37	0%	14%	38%	46%	0%	3%
2Q23	39	0%	3%	41%	49%	5%	3%
1Q23	38	0%	3%	29%	63%	3%	3%
4Q22	47	0%	17%	19%	57%	0%	6%
3Q22	42	0%	5%	26%	62%	7%	0%

Fuel Prices (Gasoline, Jet Fuel, etc.)

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	17%	57%	23%	0%	3%
1Q25	36	0%	28%	47%	25%	0%	0%
4Q24	52	0%	8%	52%	40%	0%	0%
3Q24	37	0%	24%	57%	19%	0%	0%
2Q24	36	0%	53%	47%	0%	0%	0%
1Q24	40	0%	40%	55%	5%	0%	0%
4Q23	51	0%	24%	55%	20%	0%	2%
3Q23	37	3%	54%	41%	3%	0%	0%
2Q23	39	3%	33%	56%	5%	0%	3%
1Q23	38	3%	47%	45%	5%	0%	0%
4Q22	47	0%	38%	47%	11%	0%	4%
3Q22	42	2%	33%	48%	17%	0%	0%

Oil and Gas Prices (Spot Market)

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	17%	60%	20%	0%	3%
1Q25	36	0%	28%	47%	25%	0%	0%
4Q24	52	0%	8%	58%	33%	0%	2%
3Q24	37	0%	30%	51%	16%	0%	3%
2Q24	36	0%	42%	58%	0%	0%	0%
1Q24	40	0%	33%	63%	5%	0%	0%
4Q23	51	0%	27%	55%	14%	0%	4%
3Q23	37	3%	51%	38%	3%	0%	5%
2Q23	39	0%	28%	59%	10%	0%	3%
1Q23	38	3%	42%	47%	5%	0%	3%
4Q22	47	0%	38%	49%	9%	0%	4%
3Q22	42	0%	36%	50%	14%	0%	0%

Summary of Banker Economic and Business Survey Responses

2. Please describe your perceptions about the direction of the following items over the next six months.

Inflation (Consumer Prices)

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	20%	54%	23%	0%	3%
1Q25	36	0%	39%	47%	14%	0%	0%
4Q24	52	0%	31%	56%	13%	0%	0%
3Q24	37	0%	27%	41%	32%	0%	0%
2Q24	36	0%	25%	64%	11%	0%	0%
1Q24	40	3%	40%	33%	25%	0%	0%
4Q23	51	0%	18%	57%	24%	2%	0%
3Q23	37	0%	32%	51%	16%	0%	0%
2Q23	39	5%	28%	38%	26%	0%	3%
1Q23	38	5%	61%	8%	26%	0%	0%
4Q22	47	0%	57%	15%	23%	0%	4%
3Q22	42	7%	52%	26%	14%	0%	0%

Summary of Banker Economic and Business Survey Responses

3. Please compare the level of competition your bank is experiencing for financial services from other vendors.

Consumer Loans

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	6%	23%	57%	6%	0%	9%
1Q25	36	0%	31%	61%	3%	0%	6%
4Q24	52	0%	21%	67%	2%	0%	10%
3Q24	37	0%	24%	65%	3%	0%	8%
2Q24	36	6%	17%	67%	6%	0%	6%
1Q24	40	8%	43%	48%	3%	0%	0%
4Q23	51	0%	22%	63%	6%	2%	8%
3Q23	37	0%	14%	68%	5%	0%	14%
2Q23	39	3%	31%	54%	5%	0%	8%
1Q23	38	3%	37%	55%	0%	0%	5%
4Q22	47	0%	21%	64%	2%	0%	13%
3Q22	42	2%	26%	50%	7%	0%	14%

Commercial Loans

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	49%	43%	9%	0%	0%
1Q25	36	0%	58%	42%	0%	0%	0%
4Q24	52	2%	62%	37%	0%	0%	0%
3Q24	37	5%	19%	65%	11%	0%	0%
2Q24	36	3%	33%	50%	14%	0%	0%
1Q24	40	0%	60%	35%	3%	0%	3%
4Q23	51	0%	33%	51%	14%	2%	0%
3Q23	37	0%	32%	51%	14%	0%	3%
2Q23	39	0%	36%	54%	8%	3%	0%
1Q23	38	8%	45%	39%	5%	0%	3%
4Q22	47	0%	38%	47%	11%	0%	4%
3Q22	42	5%	24%	69%	2%	0%	0%

Deposits

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	6%	43%	46%	3%	0%	3%
1Q25	36	6%	58%	31%	3%	0%	3%
4Q24	52	6%	54%	35%	4%	0%	2%
3Q24	37	8%	59%	27%	3%	0%	3%
2Q24	36	25%	47%	28%	0%	0%	0%
1Q24	40	28%	63%	10%	0%	0%	0%
4Q23	51	22%	59%	14%	4%	2%	0%
3Q23	37	46%	38%	11%	3%	0%	3%
2Q23	39	38%	41%	21%	0%	0%	0%
1Q23	38	29%	50%	18%	3%	0%	0%
4Q22	47	17%	57%	17%	2%	0%	6%
3Q22	42	5%	55%	36%	2%	0%	2%

Other Financial Products

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	31%	63%	0%	0%	6%
1Q25	36	0%	25%	56%	3%	0%	17%
4Q24	52	2%	17%	67%	0%	0%	13%
3Q24	37	0%	22%	43%	0%	0%	35%
2Q24	36	3%	25%	53%	0%	0%	19%
1Q24	40	5%	30%	48%	0%	0%	18%
4Q23	51	0%	24%	61%	0%	0%	16%
3Q23	37	0%	32%	43%	0%	0%	24%
2Q23	39	0%	21%	54%	3%	0%	23%
1Q23	38	0%	29%	55%	0%	0%	16%
4Q22	47	0%	21%	62%	2%	0%	15%
3Q22	42	0%	14%	60%	0%	0%	26%

Summary of Banker Economic and Business Survey Responses

3. Please compare the level of competition your bank is experiencing for financial services from other vendors.

Other - Describe

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	0%	6%	0%	0%	94%
1Q25	36	0%	6%	14%	0%	0%	81%
4Q24	52	0%	2%	15%	0%	0%	83%
3Q24	37	0%	0%	16%	0%	0%	84%
2Q24	36	0%	3%	17%	0%	0%	81%
1Q24	40	0%	3%	10%	0%	0%	88%
4Q23	51	0%	0%	14%	0%	0%	86%
3Q23	37	0%	0%	16%	0%	0%	84%
2Q23	39	0%	0%	8%	0%	0%	92%
1Q23	38	3%	0%	5%	0%	0%	92%
4Q22	47	0%	0%	11%	0%	0%	89%
3Q22	42	0%	0%	10%	0%	0%	90%

Summary of Banker Economic and Business Survey Responses

4. Please describe your bank's growth characteristics as compared to the last calendar quarter.

Total Assets

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	54%	43%	3%	0%	0%
1Q25	36	3%	39%	50%	8%	0%	0%
4Q24	52	0%	38%	54%	8%	0%	0%
3Q24	37	0%	41%	49%	11%	0%	0%
2Q24	36	0%	25%	53%	19%	3%	0%
1Q24	40	0%	33%	48%	20%	0%	0%
4Q23	51	0%	29%	55%	16%	0%	0%
3Q23	37	0%	24%	41%	32%	0%	3%
2Q23	39	3%	23%	54%	21%	0%	0%
1Q23	38	0%	26%	50%	24%	0%	0%
4Q22	47	2%	23%	49%	21%	0%	4%
3Q22	42	5%	36%	57%	2%	0%	0%

Loans

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	60%	40%	0%	0%	0%
1Q25	36	6%	39%	33%	22%	0%	0%
4Q24	52	0%	48%	40%	12%	0%	0%
3Q24	37	3%	38%	49%	11%	0%	0%
2Q24	36	0%	47%	44%	8%	0%	0%
1Q24	40	0%	43%	53%	5%	0%	0%
4Q23	51	0%	37%	55%	8%	0%	0%
3Q23	37	0%	38%	41%	19%	0%	3%
2Q23	39	3%	49%	41%	8%	0%	0%
1Q23	38	0%	42%	34%	18%	3%	3%
4Q22	47	2%	36%	45%	13%	0%	4%
3Q22	42	2%	50%	31%	17%	0%	0%

Deposits

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	51%	37%	9%	0%	3%
1Q25	36	3%	25%	61%	11%	0%	0%
4Q24	52	2%	50%	42%	6%	0%	0%
3Q24	37	0%	35%	54%	11%	0%	0%
2Q24	36	0%	31%	44%	22%	3%	0%
1Q24	40	0%	33%	35%	33%	0%	0%
4Q23	51	0%	27%	55%	18%	0%	0%
3Q23	37	0%	24%	51%	22%	0%	3%
2Q23	39	3%	18%	51%	28%	0%	0%
1Q23	38	0%	16%	47%	34%	0%	3%
4Q22	47	0%	38%	32%	23%	2%	4%
3Q22	42	2%	45%	48%	5%	0%	0%

Borrowings

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	17%	34%	9%	0%	40%
1Q25	36	0%	6%	50%	14%	0%	31%
4Q24	52	0%	4%	23%	33%	2%	38%
3Q24	37	0%	3%	54%	19%	3%	22%
2Q24	36	0%	11%	44%	14%	0%	31%
1Q24	40	0%	15%	45%	10%	3%	28%
4Q23	51	0%	10%	41%	12%	0%	37%
3Q23	37	0%	19%	38%	11%	3%	30%
2Q23	39	3%	21%	33%	8%	0%	36%
1Q23	38	0%	24%	32%	5%	3%	37%
4Q22	47	0%	17%	38%	6%	0%	38%
3Q22	42	0%	7%	43%	7%	0%	43%

Summary of Banker Economic and Business Survey Responses

4. Please describe your bank's growth characteristics as compared to the last calendar quarter.

Other

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	0%	6%	0%	0%	94%
1Q25	36	0%	3%	8%	0%	0%	89%
4Q24	52	0%	2%	10%	2%	0%	87%
3Q24	37	0%	0%	14%	0%	0%	86%
2Q24	36	0%	0%	8%	0%	0%	92%
1Q24	40	0%	0%	5%	0%	0%	95%
4Q23	51	0%	0%	6%	0%	0%	94%
3Q23	37	0%	0%	5%	3%	0%	92%
2Q23	39	0%	0%	5%	0%	0%	95%
1Q23	38	0%	0%	0%	0%	0%	100%
4Q22	47	0%	2%	2%	0%	0%	96%
3Q22	42	0%	0%	5%	0%	0%	95%

Summary of Banker Economic and Business Survey Responses

5. Please describe your bank's performance and other factors as compared to the last calendar quarter.

Net Income as a Percent of Average Assets

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	46%	54%	0%	0%	0%
1Q25	36	0%	36%	53%	11%	0%	0%
4Q24	52	2%	35%	52%	12%	0%	0%
3Q24	37	0%	38%	46%	16%	0%	0%
2Q24	36	0%	33%	42%	19%	6%	0%
1Q24	40	0%	25%	58%	18%	0%	0%
4Q23	51	0%	27%	49%	20%	2%	2%
3Q23	37	0%	43%	38%	16%	0%	3%
2Q23	39	3%	26%	54%	18%	0%	0%
1Q23	38	5%	50%	29%	16%	0%	0%
4Q22	47	15%	51%	23%	4%	0%	6%
3Q22	42	7%	64%	29%	0%	0%	0%

Repossessions

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	9%	40%	3%	6%	43%
1Q25	36	0%	6%	42%	8%	0%	44%
4Q24	52	0%	2%	60%	6%	2%	31%
3Q24	37	0%	11%	41%	5%	3%	41%
2Q24	36	0%	6%	42%	11%	0%	42%
1Q24	40	0%	3%	50%	5%	3%	40%
4Q23	51	0%	14%	49%	0%	0%	37%
3Q23	37	0%	14%	32%	0%	5%	49%
2Q23	39	0%	8%	44%	5%	3%	41%
1Q23	38	0%	8%	34%	0%	0%	58%
4Q22	47	0%	4%	47%	2%	2%	45%
3Q22	42	0%	0%	33%	7%	2%	57%

Net Interest Margin

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	3%	34%	49%	14%	0%	0%
1Q25	36	0%	44%	47%	8%	0%	0%
4Q24	52	0%	38%	40%	21%	0%	0%
3Q24	37	0%	30%	43%	27%	0%	0%
2Q24	36	0%	19%	47%	31%	3%	0%
1Q24	40	0%	28%	38%	35%	0%	0%
4Q23	51	0%	29%	43%	27%	0%	0%
3Q23	37	3%	27%	27%	41%	0%	3%
2Q23	39	0%	23%	36%	36%	3%	3%
1Q23	38	0%	55%	18%	26%	0%	0%
4Q22	47	9%	47%	21%	17%	0%	6%
3Q22	42	5%	62%	31%	2%	0%	0%

Customer Bankruptcies

	<i># of Respondents</i>	<i>Sig Inc</i>	<i>Inc</i>	<i>Same</i>	<i>Dec</i>	<i>Sig Dec</i>	<i>N/A</i>
2Q25	35	0%	6%	51%	6%	0%	37%
1Q25	36	0%	0%	58%	6%	0%	36%
4Q24	52	0%	4%	58%	8%	0%	31%
3Q24	37	0%	3%	49%	5%	3%	41%
2Q24	36	0%	6%	53%	3%	3%	36%
1Q24	40	0%	8%	53%	5%	5%	30%
4Q23	51	0%	12%	55%	2%	0%	31%
3Q23	37	0%	8%	46%	3%	3%	41%
2Q23	39	0%	3%	54%	3%	3%	38%
1Q23	38	0%	3%	53%	5%	0%	39%
4Q22	47	0%	0%	60%	4%	2%	34%
3Q22	42	0%	2%	45%	5%	5%	43%

Summary of Banker Economic and Business Survey Responses

5. Please describe your bank's performance and other factors as compared to the last calendar quarter.

Noninterest Income

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	14%	77%	6%	3%	0%
1Q25	36	0%	22%	69%	8%	0%	0%
4Q24	52	0%	23%	73%	4%	0%	0%
3Q24	37	0%	11%	78%	8%	0%	3%
2Q24	36	0%	11%	78%	11%	0%	0%
1Q24	40	0%	13%	88%	0%	0%	0%
4Q23	51	0%	20%	57%	22%	0%	2%
3Q23	37	0%	22%	62%	14%	0%	3%
2Q23	39	0%	8%	69%	21%	0%	3%
1Q23	38	0%	8%	82%	11%	0%	0%
4Q22	47	0%	30%	53%	9%	2%	6%
3Q22	42	0%	31%	64%	5%	0%	0%

Volume of Loans on Internal Watch List

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	34%	63%	3%	0%	0%
1Q25	36	0%	14%	69%	14%	0%	3%
4Q24	52	0%	17%	69%	12%	0%	2%
3Q24	37	0%	19%	62%	14%	0%	5%
2Q24	36	0%	22%	69%	8%	0%	0%
1Q24	40	0%	15%	63%	15%	3%	5%
4Q23	51	0%	33%	57%	6%	0%	4%
3Q23	37	0%	16%	65%	3%	3%	14%
2Q23	39	0%	18%	67%	13%	3%	0%
1Q23	38	0%	13%	71%	16%	0%	0%
4Q22	47	0%	9%	66%	11%	2%	13%
3Q22	42	0%	0%	50%	38%	0%	12%

Noninterest Expense

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	20%	80%	0%	0%	0%
1Q25	36	0%	31%	61%	8%	0%	0%
4Q24	52	0%	29%	65%	6%	0%	0%
3Q24	37	0%	27%	70%	3%	0%	0%
2Q24	36	0%	42%	58%	0%	0%	0%
1Q24	40	0%	35%	60%	5%	0%	0%
4Q23	51	2%	39%	55%	2%	2%	0%
3Q23	37	0%	35%	59%	3%	0%	3%
2Q23	39	5%	31%	62%	3%	0%	0%
1Q23	38	0%	39%	55%	3%	0%	3%
4Q22	47	2%	34%	55%	2%	0%	6%
3Q22	42	0%	31%	64%	5%	0%	0%

Loan Loss Provisions

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	26%	63%	9%	0%	3%
1Q25	36	0%	31%	61%	3%	3%	3%
4Q24	52	0%	23%	73%	2%	0%	2%
3Q24	37	0%	22%	70%	5%	0%	3%
2Q24	36	3%	28%	61%	0%	3%	6%
1Q24	40	0%	33%	65%	0%	0%	3%
4Q23	51	0%	22%	71%	2%	0%	6%
3Q23	37	0%	27%	62%	3%	0%	8%
2Q23	39	3%	38%	59%	0%	0%	0%
1Q23	38	0%	34%	50%	8%	0%	8%
4Q22	47	0%	26%	62%	2%	2%	9%
3Q22	42	0%	24%	57%	12%	0%	7%

Summary of Banker Economic and Business Survey Responses

5. Please describe your bank's performance and other factors as compared to the last calendar quarter.

Past Due Loans

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	11%	80%	6%	0%	3%
1Q25	36	0%	17%	69%	11%	0%	3%
4Q24	52	0%	13%	81%	6%	0%	0%
3Q24	37	0%	24%	65%	8%	0%	3%
2Q24	36	0%	17%	78%	3%	0%	3%
1Q24	40	0%	13%	75%	8%	3%	3%
4Q23	51	0%	14%	78%	4%	0%	4%
3Q23	37	0%	5%	81%	5%	3%	5%
2Q23	39	0%	15%	69%	15%	0%	0%
1Q23	38	0%	18%	76%	3%	0%	3%
4Q22	47	0%	6%	77%	11%	0%	6%
3Q22	42	0%	0%	69%	24%	0%	7%

Loan to Deposit Ratio

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	26%	66%	9%	0%	0%
1Q25	36	0%	42%	50%	8%	0%	0%
4Q24	52	0%	31%	50%	19%	0%	0%
3Q24	37	0%	27%	59%	14%	0%	0%
2Q24	36	0%	31%	64%	6%	0%	0%
1Q24	40	0%	28%	60%	13%	0%	0%
4Q23	51	0%	33%	53%	12%	0%	2%
3Q23	37	0%	32%	49%	16%	0%	3%
2Q23	39	3%	33%	51%	13%	0%	0%
1Q23	38	0%	34%	42%	24%	0%	0%
4Q22	47	2%	36%	43%	13%	0%	6%
3Q22	42	0%	36%	48%	17%	0%	0%

Nonaccrual Loans

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	14%	57%	11%	0%	17%
1Q25	36	0%	11%	50%	11%	3%	25%
4Q24	52	0%	8%	60%	21%	0%	12%
3Q24	37	0%	14%	57%	16%	0%	14%
2Q24	36	0%	8%	61%	11%	3%	17%
1Q24	40	0%	13%	60%	10%	3%	15%
4Q23	51	0%	14%	61%	12%	0%	14%
3Q23	37	0%	14%	57%	5%	3%	22%
2Q23	39	0%	5%	67%	13%	0%	15%
1Q23	38	0%	11%	63%	8%	0%	18%
4Q22	47	0%	4%	49%	26%	0%	21%
3Q22	42	0%	2%	55%	17%	2%	24%

Tightening of Loan Underwriting Standards are

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	3%	20%	77%	0%	0%	0%
1Q25	36	0%	36%	64%	0%	0%	0%
4Q24	52	0%	17%	83%	0%	0%	0%
3Q24	37	3%	24%	73%	0%	0%	0%
2Q24	36	3%	31%	61%	0%	0%	6%
1Q24	40	3%	40%	55%	3%	0%	0%
4Q23	51	0%	51%	47%	2%	0%	0%
3Q23	37	3%	43%	51%	0%	0%	3%
2Q23	39	0%	56%	44%	0%	0%	0%
1Q23	38	3%	47%	50%	0%	0%	0%
4Q22	47	0%	34%	57%	0%	0%	9%
3Q22	42	0%	40%	57%	0%	0%	2%

Summary of Banker Economic and Business Survey Responses

5. Please describe your bank's performance and other factors as compared to the last calendar quarter.

Foreclosed Real Estate

	# of Respondents	Sig Inc	Inc	Same	Dec	Sig Dec	N/A
2Q25	35	0%	6%	31%	6%	0%	57%
1Q25	36	0%	0%	44%	6%	0%	50%
4Q24	52	0%	6%	48%	8%	2%	37%
3Q24	37	0%	5%	41%	5%	0%	49%
2Q24	36	0%	8%	36%	6%	0%	50%
1Q24	40	0%	5%	48%	3%	3%	43%
4Q23	51	0%	4%	53%	6%	0%	37%
3Q23	37	0%	8%	27%	0%	5%	59%
2Q23	39	0%	8%	36%	5%	0%	51%
1Q23	38	0%	0%	37%	8%	0%	55%
4Q22	47	0%	2%	49%	2%	2%	45%
3Q22	42	0%	2%	29%	5%	10%	55%

Expected Return on Average Assets for this Quarter

	# of Respondents	> 2%	1.5 - 1.99%	1.1-1.5%	0.51-1.0%	0.01-0.5%	< 0
2Q25	35	11%	14%	43%	20%	3%	9%
1Q25	36	8%	17%	44%	25%	0%	6%
4Q24	52	15%	12%	46%	15%	6%	6%
3Q24	37	11%	19%	35%	22%	11%	3%
2Q24	36	11%	11%	31%	33%	6%	8%
1Q24	40	5%	23%	33%	35%	3%	3%
4Q23	51	18%	25%	33%	18%	4%	2%
3Q23	37	19%	22%	35%	14%	8%	3%
2Q23	39	10%	18%	28%	28%	5%	10%
1Q23	38	5%	24%	45%	21%	0%	5%
4Q22	47	2%	21%	47%	21%	0%	9%
3Q22	42	7%	21%	36%	29%	5%	2%

Summary of Banker Economic and Business Survey Responses

6. Regarding nondeposit financial services you now offer or plan to offer in the next six months (includes any third party affiliation directed to your customers).

Insurance (Auto)

	# of Respondents	Do You Offer?		If offered, performance is			
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
2Q25	35	6%	94%	0%	0%	100%	0%
1Q25	36	8%	92%	0%	0%	100%	0%
4Q24	52	10%	90%	0%	0%	100%	0%
3Q24	37	5%	95%	0%	0%	100%	0%
2Q24	36	6%	92%	3%	0%	100%	0%
1Q24	40	5%	93%	3%	0%	100%	0%
4Q23	51	14%	86%	0%	0%	100%	0%
3Q23	37	3%	95%	3%	0%	100%	0%
2Q23	39	10%	90%	0%	0%	100%	0%
1Q23	38	5%	95%	0%	0%	100%	0%
4Q22	47	11%	89%	0%	0%	100%	0%
3Q22	42	5%	95%	0%	0%	100%	0%

Annuities

	# of Respondents	Do You Offer?		If offered, performance is			
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
2Q25	35	9%	91%	0%	0%	100%	0%
1Q25	36	14%	86%	0%	0%	100%	0%
4Q24	52	17%	83%	0%	0%	80%	20%
3Q24	37	5%	95%	0%	0%	100%	0%
2Q24	36	6%	94%	0%	0%	100%	0%
1Q24	40	13%	88%	0%	0%	80%	20%
4Q23	51	18%	82%	0%	40%	40%	20%
3Q23	37	3%	97%	0%	0%	100%	0%
2Q23	39	5%	95%	0%	0%	100%	0%
1Q23	38	11%	89%	0%	0%	67%	33%
4Q22	47	23%	77%	0%	0%	60%	40%
3Q22	42	2%	98%	0%	100%	0%	0%

Insurance (Property)

	# of Respondents	Do You Offer?		If offered, performance is			
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
2Q25	35	6%	94%	0%	0%	100%	0%
1Q25	36	8%	92%	0%	0%	100%	0%
4Q24	52	10%	90%	0%	0%	100%	0%
3Q24	37	5%	95%	0%	0%	100%	0%
2Q24	36	6%	94%	0%	0%	100%	0%
1Q24	40	5%	93%	3%	0%	100%	0%
4Q23	51	14%	86%	0%	100%	0%	0%
3Q23	37	3%	95%	3%	0%	100%	0%
2Q23	39	10%	90%	0%	0%	100%	0%
1Q23	38	5%	95%	0%	0%	100%	0%
4Q22	47	13%	87%	0%	0%	100%	0%
3Q22	42	5%	95%	0%	0%	50%	50%

Real Estate Brokerage

	# of Respondents	Do You Offer?		If offered, performance is			
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
2Q25	35	3%	97%	0%	0%	100%	0%
1Q25	36	0%	100%	0%	0%	0%	0%
4Q24	52	2%	98%	0%	0%	100%	0%
3Q24	37	0%	100%	0%	0%	0%	0%
2Q24	36	3%	97%	0%	0%	100%	0%
1Q24	40	3%	98%	0%	0%	100%	0%
4Q23	51	0%	100%	0%	0%	0%	0%
3Q23	37	0%	100%	0%	0%	0%	0%
2Q23	39	0%	100%	0%	0%	0%	0%
1Q23	38	0%	100%	0%	0%	0%	0%
4Q22	47	2%	98%	0%	0%	100%	0%
3Q22	42	0%	100%	0%	0%	0%	0%

Summary of Banker Economic and Business Survey Responses

6. Regarding nondeposit financial services you now offer or plan to offer in the next six months (includes any third-party affiliation directed to your customers).

Insurance (Life)

	# of Respondents	Do You Offer?		If offered, performance is			
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
2Q25	35	6%	94%	0%	0%	100%	0%
1Q25	36	14%	86%	0%	0%	100%	0%
4Q24	52	17%	83%	0%	0%	67%	33%
3Q24	37	5%	92%	3%	0%	100%	0%
2Q24	36	11%	86%	3%	0%	100%	0%
1Q24	40	13%	85%	3%	0%	100%	0%
4Q23	51	22%	78%	0%	0%	100%	0%
3Q23	37	11%	86%	3%	0%	100%	0%
2Q23	39	18%	82%	0%	0%	100%	0%
1Q23	38	11%	89%	0%	0%	100%	0%
4Q22	47	23%	74%	2%	0%	71%	29%
3Q22	42	12%	88%	0%	0%	100%	0%

Financial Planning

	# of Respondents	Do You Offer?		If offered, performance is			
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
2Q25	35	11%	89%	0%	0%	100%	0%
1Q25	36	11%	83%	6%	0%	100%	0%
4Q24	52	23%	77%	0%	40%	40%	20%
3Q24	37	14%	84%	3%	100%	0%	0%
2Q24	36	6%	94%	0%	0%	100%	0%
1Q24	40	13%	85%	3%	0%	100%	0%
4Q23	51	24%	76%	0%	25%	50%	25%
3Q23	37	11%	84%	5%	0%	100%	0%
2Q23	39	5%	92%	3%	0%	100%	0%
1Q23	38	16%	84%	0%	0%	100%	0%
4Q22	47	26%	74%	0%	33%	33%	33%
3Q22	42	7%	93%	0%	0%	100%	0%

Brokerage

	# of Respondents	Do You Offer?		If offered, performance is			
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
2Q25	35	17%	83%	0%	17%	67%	17%
1Q25	36	22%	75%	3%	0%	100%	0%
4Q24	52	25%	75%	0%	0%	67%	33%
3Q24	37	11%	89%	0%	0%	100%	0%
2Q24	36	8%	92%	0%	0%	100%	0%
1Q24	40	18%	83%	0%	0%	86%	14%
4Q23	51	20%	80%	0%	20%	60%	20%
3Q23	37	11%	86%	3%	0%	75%	25%
2Q23	39	8%	90%	3%	0%	100%	0%
1Q23	38	18%	82%	0%	0%	83%	17%
4Q22	47	28%	70%	2%	20%	60%	20%
3Q22	42	5%	95%	0%	50%	50%	0%

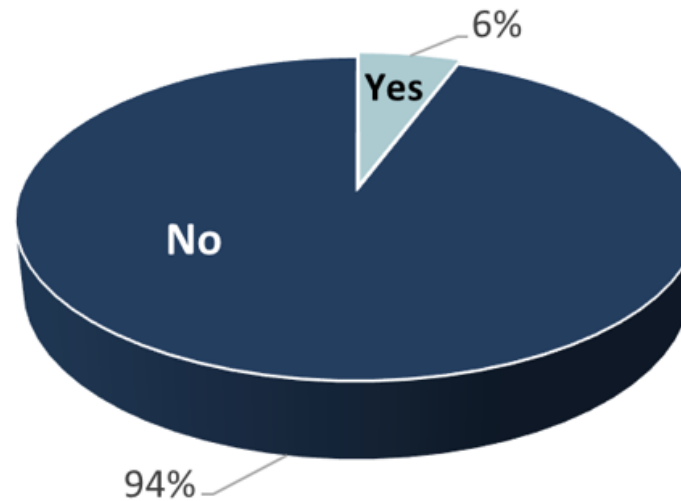
Other

	# of Respondents	Do You Offer?		If offered, performance is			
		Yes	No	Plan to Offer	Better than Exp	As Expected	Worse
2Q25	35	3%	97%	0%	0%	0%	100%
1Q25	36	3%	97%	0%	0%	100%	0%
4Q24	52	2%	96%	2%	0%	0%	0%
3Q24	37	0%	100%	0%	0%	0%	0%
2Q24	36	0%	100%	0%	0%	0%	0%
1Q24	40	3%	98%	0%	0%	100%	0%
4Q23	51	6%	94%	0%	0%	100%	0%
3Q23	37	3%	97%	0%	0%	100%	0%
2Q23	39	3%	95%	3%	0%	100%	0%
1Q23	38	0%	100%	0%	0%	0%	0%
4Q22	47	0%	100%	0%	0%	0%	0%
3Q22	42	2%	98%	0%	0%	100%	0%

Summary of Banker Economic and Business Survey Responses

7. Does management see any significant changes or shifts in the institution's business plan or strategic objective in the near future?

2Q25 Total Respondents = 35 Bankers



Percentages are based on the total number of respondents that answered "Yes" and multiple responses were provided.

▼ Interested in being acquired	50%	1
▼ Branch expansion / reduction	100%	2

Total Respondents: 2

Summary of Banker Economic and Business Survey Responses

8. How do you see the following external business, economic, or political factors impacting your bank's condition and performance in the next year?

2Q25 Total Respondents = 35 Bankers

	Positive	Negative	Neutral
Population growth	54%	6%	40%
Loan demand	49%	14%	37%
Local economic conditions	34%	9%	57%
State economic conditions	37%	14%	49%
Housing market	34%	17%	49%
National political direction	37%	23%	40%
Employment	26%	17%	57%
Interest rate risk / Net interest margin	29%	20%	51%
Talent / Management succession	26%	17%	57%
Cost of funds	29%	26%	46%
O&G prices	17%	26%	57%
Agriculture prices	17%	31%	51%
Consumer confidence	14%	31%	54%
International affairs	11%	34%	54%
National economic conditions	14%	40%	46%
Regulatory burden and related costs	17%	49%	34%
Competition	9%	43%	49%
Operating costs	6%	40%	54%

9. What are the greatest risks facing your bank today? Please rate the top 3 risks

2Q25 Total Respondents = 35 Bankers

	#1	#2	#3
Cybersecurity	20%	20%	20%
Regulatory burden	20%	14%	20%
Fraud – internal or external	11%	17%	3%
Competition other financial institutions – loans or deposits	6%	14%	6%
Interest rate risk / Net interest margin	9%	0%	11%
Credit risk – specific type or in general	3%	6%	9%
Deposit stability / sources	6%	9%	0%
Political uncertainty	11%	3%	0%
Talent / Management succession	6%	6%	3%
Agriculture – price changes	3%	0%	9%
Economy in market area(s)	0%	6%	6%
Technology risk other than cybersecurity	6%	3%	3%
Agriculture production – drought or other circumstances	0%	3%	3%
O&G risk – lending, deposits or economic impact in general	0%	0%	6%
Other (General volatility of extreme negative changes in society)	0%	0%	3%