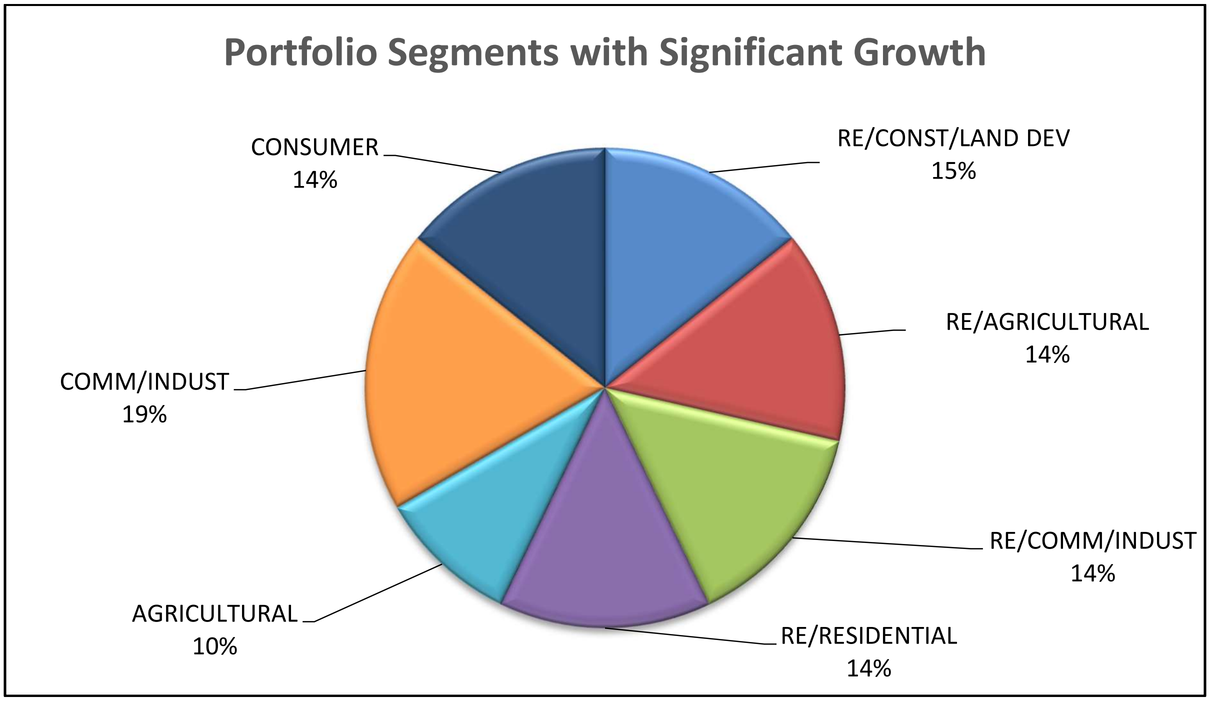
This survey is completed by bank examiners at the conclusion of each examination. Results are compiled from all banks examined during the quarter.

Date: **FIRST QUARTER 2025** Number of Banks Examined: **17**

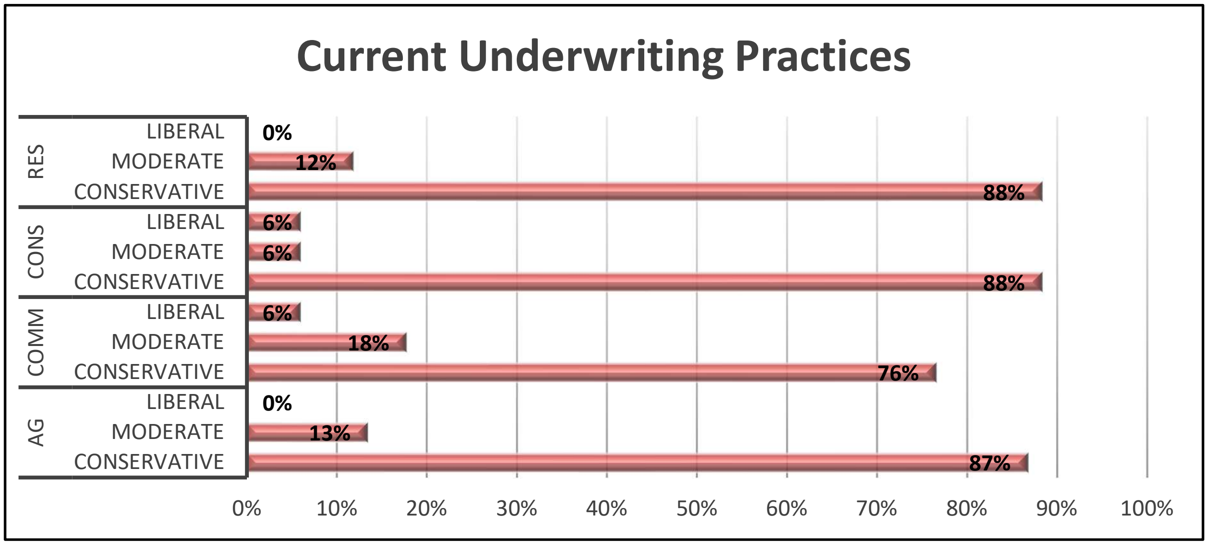
LENDING

1. Since their last examinations, **9** banks had significant growth in at least one segment of the portfolio. Significant is defined as an increase of 20% or more. The following graph illustrates the portfolio segmentation in the **9** banks for the identified growth.

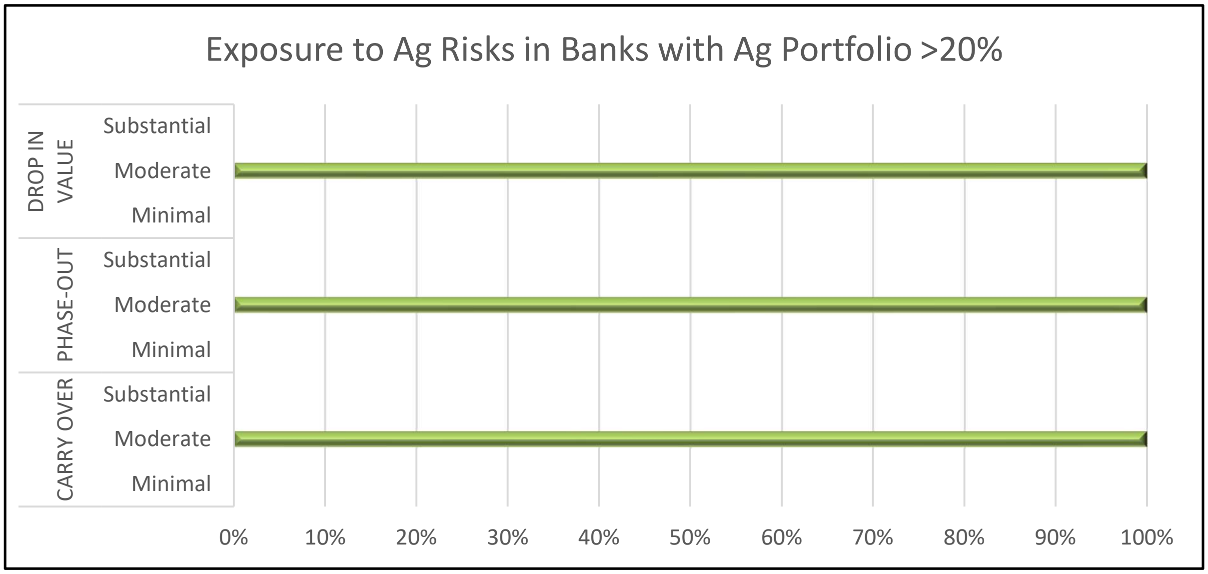


2. Indications of incurring "more than normal" risk when booking new loans or modifying existing credits was noted in **three** banks during the quarter. Risks identified include collateral dependency, lack of cash flow analysis, and liberal repayment terms.

3. The majority of the banks examined in this quarter remain conservative in underwriting practices across all loan types reviewed. Liberal underwriting practices were identified in commercial lending in **one** bank and consumer lending in **one** banks. The following graph reflects the current level of underwriting practices observed in each of the four main lending areas.

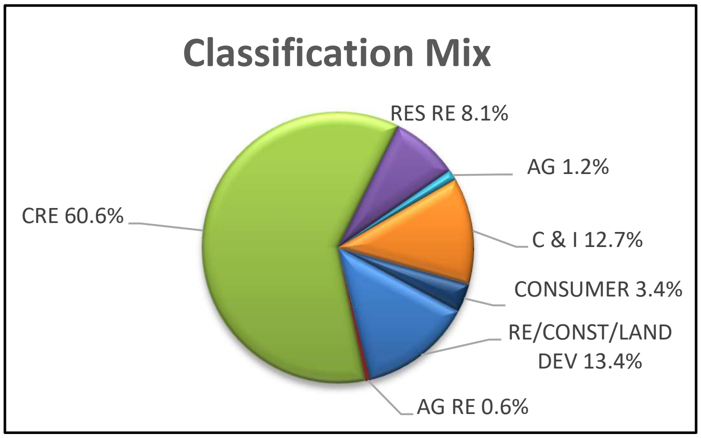


4. Agriculture loans represent more than 20% of total loans in only **1** bank examined. The potential exposure to Ag risks in this bank is moderate in all categories.



5. The Adversely Classified Items Coverage ratio increased in **9** of the banks examined. Deterioration in existing credits was noted as the primary factor, with deterioration in new loans and economic factors also cited.

6. The mix of total loan classifications for the **17** banks is illustrated in the adjacent pie chart. Classifications continue to be largely comprised of commercial related credits.



OPERATIONAL

7. Most of the banks examined during the quarter exhibit conservative policies and practices in relation to investments. Moderate risk was noted in **3** banks.

8. The majority of the banks examined during the quarter exhibit conservative funds management policies and practices. Moderate risk was noted in **4** banks, with liberal practices in **1** bank.

9. Examiners identified a funding concentration in **4** of the banks examined. The amount of banks with a funding concentration is down this quarter compared to last.

10. Examiners noted **2** banks that hold a significant position in off-balance sheet derivatives. Significant is considered 10% of total assets.

11. Examiners identified **3** banks during the quarter with Internal Routine and Control weaknesses. Weaknesses were related to audit and official check procedures.

12. Several of the banks examined engage in nontraditional activities, as shown in the chart below. The bank in the other category engages in nontraditional activity related to Fintech activities.