
UBPR ACCURACY & DIAGNOSTIC ASSURANCE METHODOLOGY



Prepared for: Executive Management & Board Risk Committee
Prepared by: UBPR Analytics & Regulatory Intelligence Platform
Report Date: N/A
Subject Bank: YOUR HOME BANK

PURPOSE OF THIS ASSURANCE STATEMENT

This page describes the validation methodology used to generate the UBPR-derived metrics, charts, and peer-group insights presented in this report. The process relies on transformations and calculations derived from authoritative UBPR source data and is designed to support the performance and peer-group analysis that follows.

SCOPE OF VALIDATION

The UBPR audit engine evaluated:

- 20 UBPR performance metrics
- 7 quarters of historical data
- 420 tests per bank across the subject bank and its peer group
- Both summary-only UBPR MDRMs and recomputed ratios using examiner-grade formulas

RESULTS

✓ **100% Pass Rate: No discrepancies across any banks, metrics, or quarters.**

- 100% pass rate for all recomputed and summary-only metrics
- No schema drift (all required MDRMs present)
- No unexpected fields detected
- No null anomalies detected
- All recomputed metrics stable across repeated runs

CONCLUSION

Based on comprehensive validation across all UBPR-derived metrics, management can rely on the accuracy, stability, and reproducibility of the internal performance report and peer-group analysis.

Disclaimer: This report relies on the best external data sources available, including UBPR bulk files, regulatory publications, and artificial intelligence (AI)-assisted analytics. While every effort has been made to ensure accuracy, completeness, and consistency, absolute accuracy cannot be guaranteed. Management and the Board remain ultimately responsible for interpreting this information and determining how it is used in decision-making, risk assessment, and strategic planning.

END OF ASSURANCE STATEMENT



EXECUTIVE SUMMARY

<p>NET INTEREST MARGIN POINT IN TIME</p> <p>3.27% Q3 2025</p> <p>24TH PERCENTILE</p>	<p>RETURN ON ASSETS POINT IN TIME</p> <p>0.84% Q3 2025</p> <p>17TH PERCENTILE</p>	<p>RETURN ON EQUITY POINT IN TIME</p> <p>11.05% Q3 2025</p> <p>42ND PERCENTILE</p>
<p>TIER 1 CAPITAL RATIO POINT IN TIME</p> <p>10.25% Q3 2025</p> <p>5TH PERCENTILE</p>	<p>EFFICIENCY RATIO POINT IN TIME</p> <p>59.30% Q3 2025</p> <p>45TH PERCENTILE</p>	<p>NET LOAN GROWTH YEAR OVER YEAR</p> <p>11.90% Q3 2025</p> <p>82ND PERCENTILE</p>

Metrics as of quarter ended September 30, 2025

KEY HIGHLIGHTS

Capital Position Warrants Attention: Tier1 Capital Ratio of 10.25% (5th percentile) is below peer median, requiring close monitoring and potential enhancement strategies.

Asset Quality Warrants Attention: Npl Ratio of 2.19% (91st percentile) is elevated relative to peers, suggesting potential credit deterioration or portfolio composition shifts requiring close monitoring.

Strong Loan Portfolio Growth: Net loan growth of 11.90% demonstrates YOUR HOME BANK ability to successfully expand its lending activities and capture market opportunities.

Performance Metric Basis

- Income-statement ratios use UBPR Page 12 quarterly annualized values to reflect current operating momentum.
- Balance-sheet ratios use end-of-period values.
- Peer percentiles are sourced from UBPR Page 12 for the same quarter.
- YTD values are referenced only when they provide additional analytical context.

PERFORMANCE OVERVIEW

YOUR HOME BANK performance in 2025Q3 presents a mixed picture. The bank's Return on Assets is **0.84%**, placing it in the **17th** percentile. Return on Equity is **11.05%**, ranking in the **42nd** percentile. The bank's Efficiency Ratio is **59.30%**, indicating reasonable cost control, as reflected in the **45th** percentile. The Tier 1 Capital Ratio is **10.25%**, positioning it in the **5th** percentile.

The Return on Assets of **0.84%** is below the peer average of **1.29%**. The Net Interest Margin of **3.27%** is also below the peer average of **3.73%**, and its trajectory warrants monitoring given regulatory expectations for sound IRR management. The Efficiency Ratio of **59.30%** compares favorably to the peer average of **60.83%**. The bank's Leverage Ratio has shown a stable trend over the past several quarters, but at **10.25%**, it remains slightly below peer average of **13.75%**.

EXECUTIVE SUMMARY (CONTINUED)

YOUR HOME BANK Q3 2025

Asset quality presents a nuanced picture. While Net Charge-offs are low, Non-Performing Loans (NPLs) are elevated. Low realized losses (charge-offs) mask elevated problem loans (NPLs), and embedded losses may not yet be realized. The bank's earnings performance merits attention in light of FDIC guidance that earnings should be sufficient to absorb losses and augment capital, especially given the bank's reliance on non-recurring items and high overhead.

Performance Overview (Extended Analysis)

YOUR HOME BANK performance in 2025Q3 presents a mixed picture. While the bank demonstrates robust net loan growth, profitability metrics lag behind peer performance. The Return on Assets is **0.84%**, placing the bank in the **17th** percentile. Similarly, the Return on Equity is **11.05%**, positioning it in the **42nd** percentile. Net Interest Margin stands at **3.27%**, falling within the **24th** percentile. Offsetting these concerns, the bank's Efficiency Ratio is **59.30%**, and the bank experienced net loan growth of **11.90%**, placing it in the **82nd** percentile.

The lower profitability ratios appear to reflect challenges in optimizing asset yields and managing funding costs effectively. The Return on Assets of **0.84%** is notably below the peer average of **1.29%**. This difference may be attributable to a lower Net Interest Margin of **3.27%** compared to the peer average of **3.73%**, a difference of **3.73%** minus **3.27%** = 0.46%. While the Efficiency Ratio of **59.30%** is better than the peer average of **60.83%**, the advantage is not sufficient to offset the NIM compression. The strong net loan growth of **11.90%**, significantly exceeding the peer average of **6.49%**, suggests an aggressive lending strategy that may be impacting yields.

The interplay between capital levels and profitability warrants attention. While the bank's Leverage Ratio is slightly below peer average, it still supports lending activities. The lower Return on Assets, relative to peers, constrains the bank's ability to organically augment capital. Per FDIC guidance, earnings should be sufficient to absorb losses and augment capital. Reliance on non-recurring items is a concern, and high overhead (Efficiency Ratio) strains capital accumulation. The bank's Leverage Ratio of **9.06%** is below the peer average of **10.59%**.

The Net Interest Margin of **3.27%** is an area that merits close monitoring. According to FFIEC Advisory 2010, sound IRR management includes measuring Earnings at Risk (EaR) and Economic Value of Equity (EVE) against yield curve shifts. A lower NIM may indicate increased sensitivity to interest rate fluctuations or a suboptimal mix of earning assets and funding sources. The bank's strategy for managing interest rate risk and optimizing the balance sheet will be crucial for improving NIM in subsequent periods.

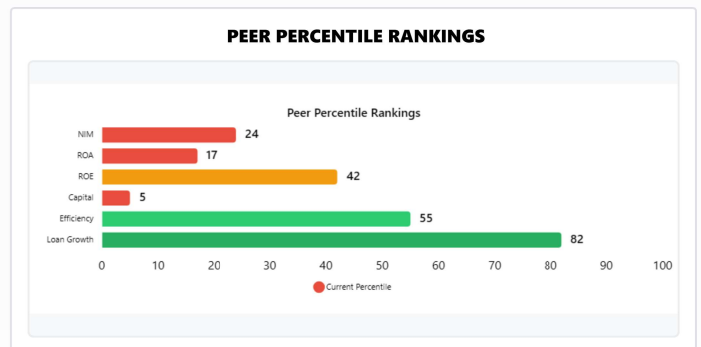
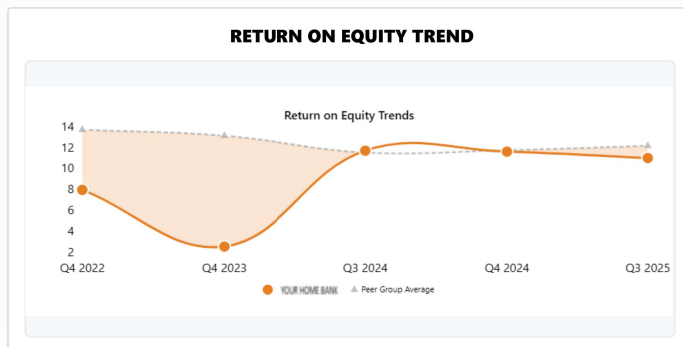
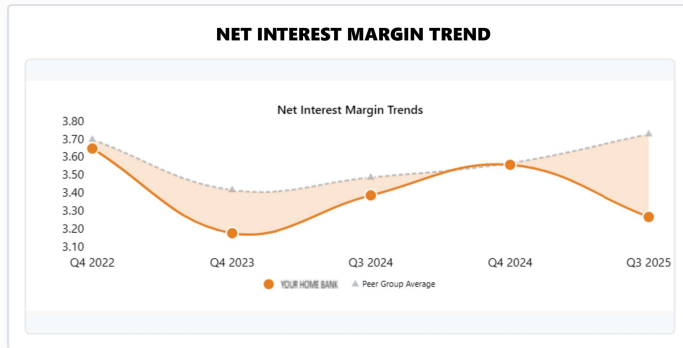
The Efficiency Ratio of **59.30%** indicates reasonable cost control. The bank's efficiency ratio is in the **45th** percentile. While this is a positive sign, further analysis of operating expenses may reveal opportunities for additional efficiency gains. According to FDIC Risk Management Manual 4.1, earnings should be sufficient to absorb losses and augment capital, and high overhead strains capital accumulation.

The strong net loan growth of **11.90%** suggests a proactive approach to expanding the loan portfolio. This growth, significantly exceeding the peer average of **6.49%**, could be attributable to increased market share, successful marketing efforts, or a more aggressive lending strategy. However, it is important to ensure that this growth is sustainable and does not compromise asset quality. The bank's loan portfolio composition and underwriting standards warrant ongoing monitoring.

The bank's Return on Equity of **11.05%**, while positive, is below the peer average of **12.21%**. This difference may be attributable to the lower Return on Assets, as ROE is directly influenced by ROA and the bank's leverage. Improving ROA through enhanced asset yields and cost management could lead to a corresponding increase in ROE. According to FDIC Risk Management Manual 4.1, earnings should be sufficient to absorb losses and augment capital, and reliance on non-recurring items is a concern.

In conclusion, YOUR HOME BANK performance in 2025Q3 presents a mixed picture of strong loan growth coupled with profitability metrics that lag behind peer performance. While the bank demonstrates excellent cost control, the lower Net Interest Margin and Return on Assets warrant attention. The bank's strategy for optimizing asset yields, managing funding costs, and sustaining asset quality will be critical for improving overall financial performance in the coming quarters. The strong net loan growth positions the bank well for future earnings potential, provided that asset quality is maintained and profitability improves.

PERFORMANCE TREND ANALYSIS



PERFORMANCE TREND ANALYSIS

YOUR HOME BANK performance in 2025Q3 presents a mixed picture. The bank's Return on Assets of **0.84%** places it in the **17th** percentile, below the peer average of **1.29%**. Similarly, the Net Interest Margin is **3.27%**, also below the peer average of **3.73%**, positioning it in the **24th** percentile. However, the bank experienced strong net loan growth of **11.90%**, exceeding the peer average of **6.49%** and placing it in the **82nd** percentile.

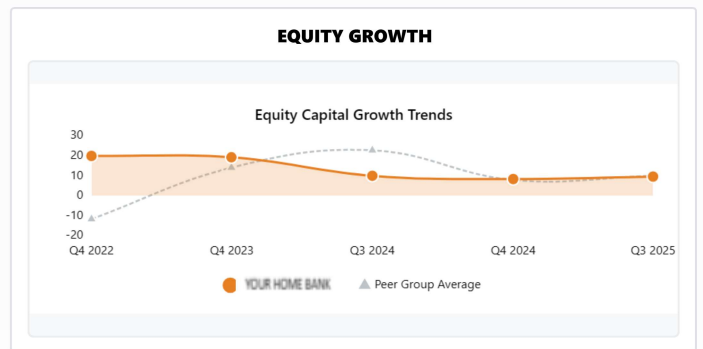
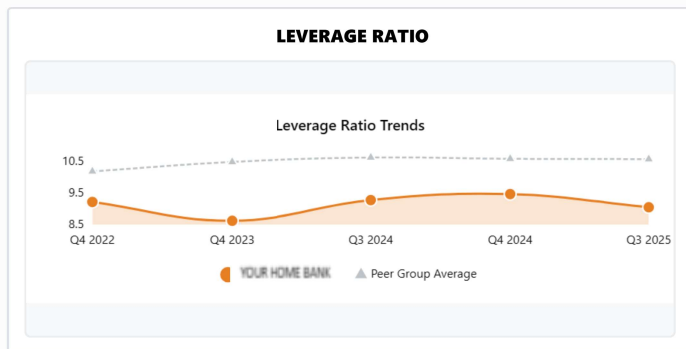
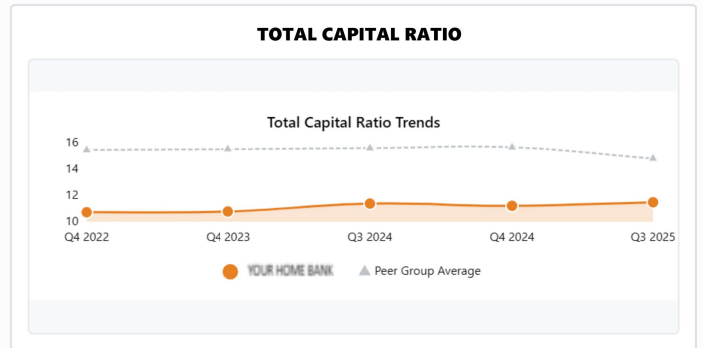
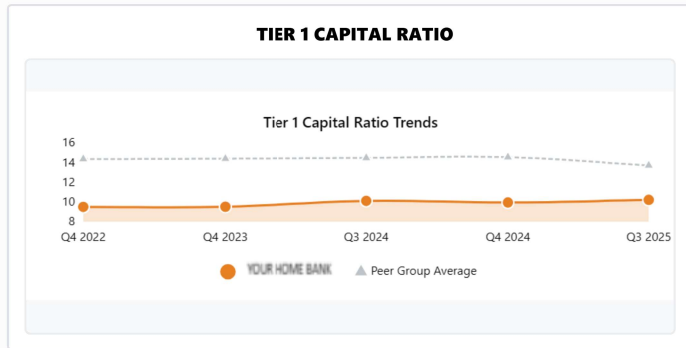
The lower Return on Assets and Net Interest Margin compared to peers may indicate challenges in asset management and interest rate risk management. The Net Interest Margin of **3.27%** compared to a peer average of **3.73%** warrants monitoring, consistent with FFIEC Advisory 2010 expectations for sound IRR management. The Return on Equity is **11.05%**, below the peer average of **12.21%**, and falls in the **42nd** percentile. The efficiency ratio of **59.30%** places it in the **45th** percentile, slightly better than the peer average of **60.83%**.

The strong net loan growth of **11.90%** suggests an aggressive lending strategy. This growth significantly outpaces the peer average of **6.49%**, potentially increasing future earnings but also elevating credit risk. The efficiency ratio trajectory over the past several periods has been relatively stable. While the current efficiency ratio of **59.30%** is slightly better than the peer average, sustained focus on cost control is important.

The bank's efficiency ratio of **59.30%** is in the **45th** percentile. This level of overhead constrains capital accumulation, consistent with FDIC Risk Management Manual 4.1. The relatively low return on assets of **0.84%** may limit the bank's ability to absorb potential losses and augment capital, as described in the FDIC Risk Management Manual 4.1.

Looking ahead, the bank's ability to maintain its loan growth momentum while improving its net interest margin and return on assets merits attention. Continued monitoring of asset quality and interest rate risk is warranted, particularly in light of the current economic environment. The bank's performance indicates a need to balance growth with profitability and risk management.

▶ CAPITAL ADEQUACY ANALYSIS



CAPITAL POSITION ASSESSMENT

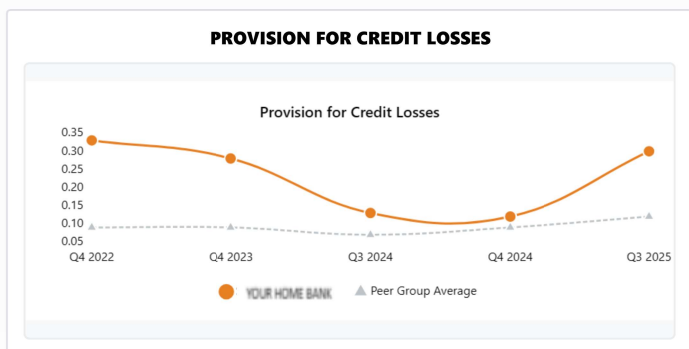
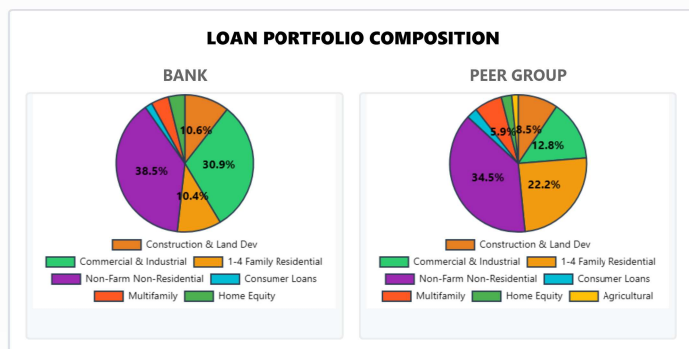
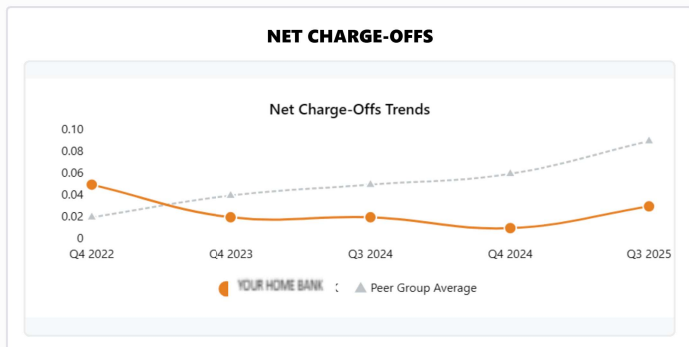
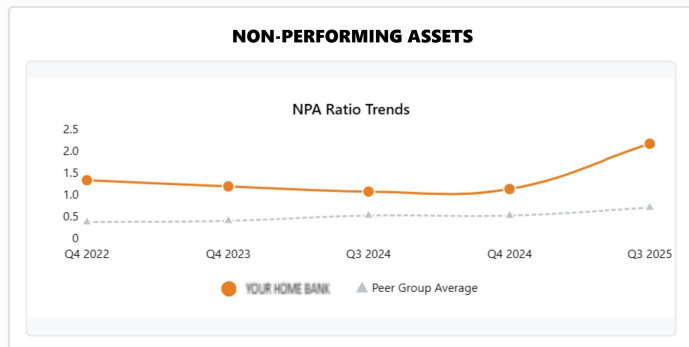
YOUR HOME BANK capital position in 2025Q3 appears adequate, with the **9.06%** Leverage Ratio exceeding the **9.06%** threshold for "well capitalized" status under the CBLR framework. The **10.25%** Tier 1 Capital Ratio and **11.51%** Total Capital Ratio also contribute to the bank's overall capital strength.

The bank's capital ratios, while adequate, present some areas for consideration. The Leverage Ratio of **9.06%** is slightly below peer average of **10.59%**, placing it in the **17th** percentile. Similarly, the Tier 1 Capital Ratio of **10.25%** and Total Capital Ratio of **11.51%** are below the peer averages of **13.75%** and **14.84%**, respectively, indicating YOUR HOME BANK operates with a lower capital cushion compared to its peers.

The current capital levels enable YOUR HOME BANK to maintain its regulatory standing. However, the lower capital ratios relative to peers may constrain the bank's ability to pursue aggressive growth strategies or absorb unexpected losses. The **5th** and **6th** percentile rankings warrant monitoring to ensure the bank maintains sufficient capital to support its operations and strategic objectives.

Future capital planning merits attention, particularly in light of the bank's growth aspirations and the evolving regulatory landscape. While the **9.06%** Leverage Ratio provides a simplified measure of capital adequacy, the lower Tier 1 and Total Capital ratios compared to peers suggest a need for careful consideration of capital deployment and retention strategies. These ratios warrant monitoring in subsequent periods.

ASSET QUALITY ASSESSMENT



ASSET QUALITY ASSESSMENT

YOUR HOME BANK asset quality presents a mixed picture in 2025Q3. While the Non-Performing Loan (NPL) ratio is elevated at **2.19%**, placing it in the **91st** percentile, the Net Charge-Off ratio is relatively low at **0.03%**, positioning it in the **47th** percentile. This combination suggests that low realized losses may be masking underlying asset quality issues.

The elevated NPL ratio of **2.19%**, significantly higher than the peer average of **0.72%**, warrants attention. The low Net Charge-Off ratio of **0.03%**, compared to the peer average of **0.09%**, could be attributable to the bank's approach to managing troubled loans, potentially through extended workout periods or modifications. The Loan Loss Allowance Ratio of **0.80%**, in the **11th** percentile, may indicate an attempt to prepare for potential future losses.

A significant area of concern is the bank's Commercial Real Estate (CRE) concentration. The CRE concentration ratio is **435.73%**, substantially exceeding the peer average of **321.79%**. This concentration exceeds the **435.73%** regulatory screening threshold, which is **321.79%**, and may lead to heightened regulatory scrutiny.

The elevated CRE concentration of **435.73%** necessitates robust concentration risk management practices. The bank's Past Due Loans ratio of **1.91%**, which is in the **90th** percentile, further suggests that embedded losses may not yet be realized. This warrants close monitoring of the CRE portfolio and proactive management of potential credit risks.

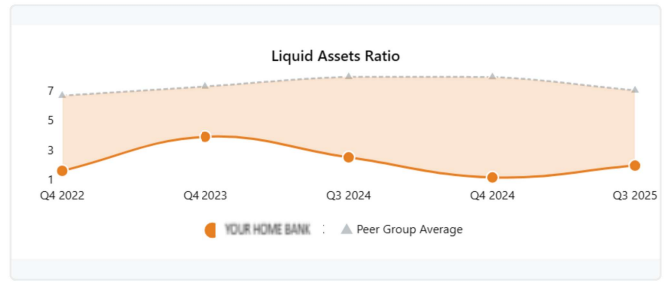
Given the mixed asset quality profile, particularly the high NPL ratio of **2.19%** and the elevated CRE concentration of **435.73%**, continued monitoring of asset quality trends is warranted. The bank's strategy for managing troubled loans and the adequacy of the loan loss allowance merit ongoing attention. The bank's CRE concentration, exceeding the **321.79%** regulatory/supervisory screening level of **435.73%**, necessitates enhanced risk management and board oversight as per regulatory guidance.

LIQUIDITY MANAGEMENT

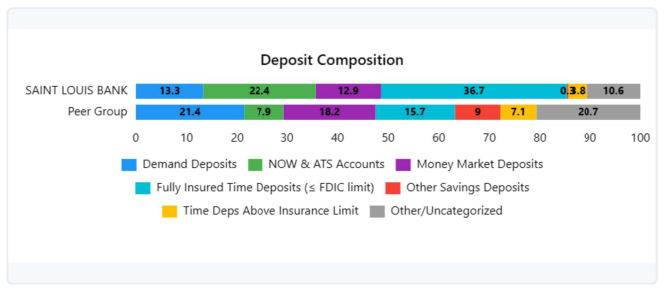
LOAN-TO-DEPOSIT RATIO



LIQUID ASSETS



DEPOSIT COMPOSITION



SHORT-TERM NONCORE FUNDING



LIQUIDITY POSITION

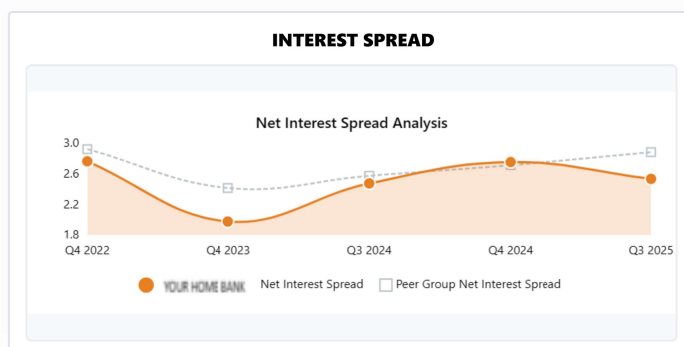
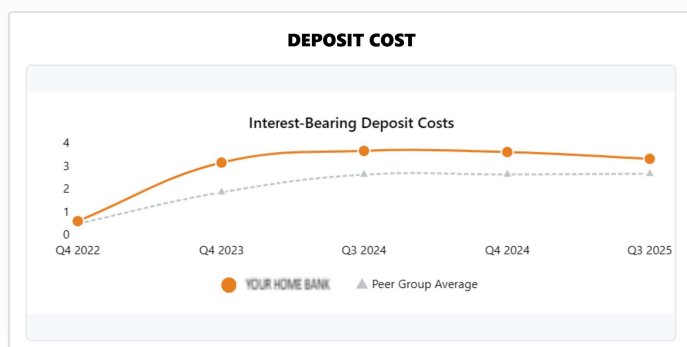
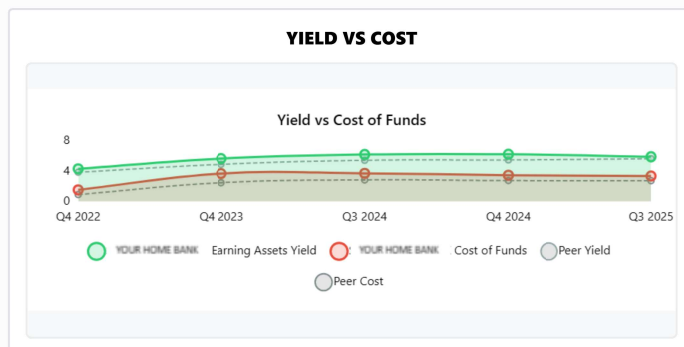
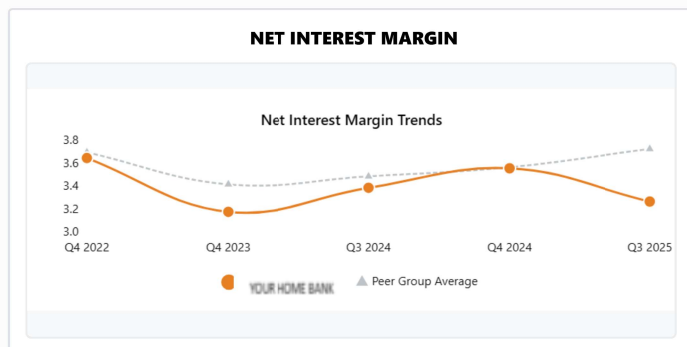
YOUR HOME BANK liquidity position in 2025Q3 presents a mixed picture. The bank's loans-to-deposits ratio is **92.26%**, placing it in the **73rd** percentile. Core deposits represent **52.57%** of total deposits, a figure that warrants monitoring. The bank's reliance on brokered deposits is **37.30%**, a high level. The liquid assets ratio is **2.00%**.

The relatively high loans-to-deposits ratio of **92.26%**, compared to a peer average of **83.59%**, may indicate aggressive lending activity. The lower percentage of core deposits, at **52.57%** compared to the peer average of **73.42%**, could be attributable to a different deposit gathering strategy or competitive pressures in the bank's market. The elevated level of brokered deposits, **37.30%** versus the peer average of **4.23%**, appears to reflect a funding strategy that merits attention, as it constrains liquidity.

The bank's reliance on short-term noncore funding, which is **35.85%**, substantially exceeds the peer average of **11.70%**. This elevated level, placing the bank in the **98th** percentile, warrants monitoring. The liquid assets ratio of **2.00%**, below the peer average of **7.09%**, could limit the bank's ability to meet unexpected cash demands.

The current liquidity profile warrants careful monitoring. The high loans-to-deposits ratio, coupled with lower core deposits and a high reliance on brokered deposits, appears to reflect a strategy that could constrain the bank's flexibility. The relatively low liquid assets ratio of **2.00%** merits attention. These factors, taken together, may indicate a need for proactive liquidity management.

INTEREST RATE RISK ANALYSIS



INTEREST RATE RISK ASSESSMENT

YOUR HOME BANK interest rate risk profile in 2025Q3 presents a mixed picture. The bank's net interest margin of **3.27%** is below the peer average, while the earning assets yield of **5.91%** is higher than its peers. This combination warrants monitoring to ensure the bank maintains adequate profitability and manages its exposure to interest rate fluctuations effectively.

The lower net interest margin of **3.27%** compared to the peer average of **3.73%** may indicate that the bank's cost of funds is not sufficiently low relative to its earning asset yields. While the bank's earning assets yield of **5.91%** places it in the **65th** percentile, the lower net interest margin suggests that the cost of funds, measured at **3.37%** is impacting overall profitability.

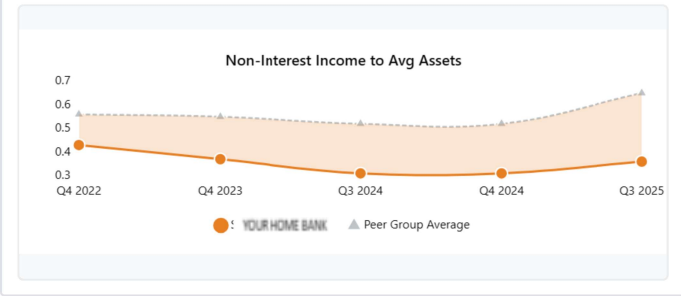
This performance could be attributable to several factors, including differences in asset mix, funding strategies, and the sensitivity of assets and liabilities to interest rate changes. The bank's positioning in the **24th** percentile for net interest margin suggests that peer institutions are managing their interest rate risk more effectively. Further analysis of the bank's asset-liability management strategies is warranted.

Looking ahead, the bank's interest rate risk profile merits attention, particularly in light of potential changes in the interest rate environment. A rising rate environment could further compress the net interest margin if the cost of funds increases more rapidly than the yield on earning assets. Conversely, a declining rate environment could reduce the yield on earning assets, potentially offsetting any decrease in the cost of funds.

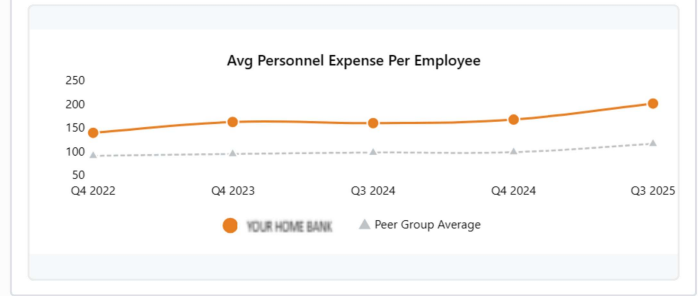
The bank's current interest rate risk position constrains its earnings potential relative to its peers. Continuous monitoring of the net interest margin and earning assets yield is consistent with regulatory expectations for sound interest rate risk management. The bank's performance indicates that a review of its asset-liability management strategies may be beneficial to optimize its interest rate risk profile and enhance profitability.

MANAGEMENT QUALITY & STRATEGIC OUTLOOK

REVENUE MIX



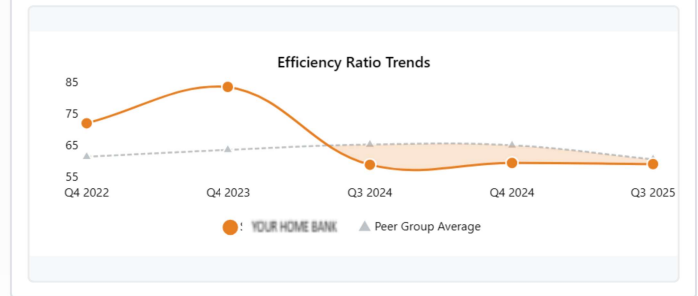
COST STRUCTURE



PRODUCTIVITY METRICS



OPERATIONAL EFFICIENCY



MANAGEMENT ASSESSMENT & STRATEGIC OUTLOOK

YOUR HOME BANK management quality in 2025Q3 appears strong, particularly regarding operational efficiency. The bank's efficiency ratio of **59.30%** places it in the **45th** percentile, indicating effective cost control. Furthermore, the bank's in assets per employee significantly exceeds its peers, suggesting high productivity. This is further supported by a personnel expense per employee, which is substantially higher than the peer average.

The favorable efficiency ratio of **59.30%** could be attributable to the bank's ability to generate more revenue per employee. The peer average efficiency ratio is **60.83%**, demonstrating YOUR HOME BANK advantage in managing operating expenses relative to income. The higher personnel expense per employee of compared to the peer average of , coupled with higher asset generation per employee, suggests a focus on attracting and retaining highly productive staff.

The bank's operational efficiency warrants monitoring to ensure sustainability. While the current metrics are positive, maintaining this level of performance requires continued focus on cost management and employee productivity. External factors, such as changes in the competitive landscape or economic conditions, could impact the bank's ability to sustain its current efficiency levels. A continued focus on technology and process automation may enable further gains in efficiency.

The high N/A and relatively low **59.30%** constrains the need for drastic cost-cutting measures. The bank's current strategy appears to be effective, and any adjustments should be carefully considered to avoid negatively impacting employee morale or service quality. The **45th** percentile ranking for efficiency indicates that YOUR HOME BANK is performing well compared to its peers.



► CREDIT ANALYST MEMO - CORRESPONDENT BANKING EVALUATION

SECTION 1: Executive Summary

This credit analysis memo assesses the financial condition of YOUR HOME BANK as of 2025Q3. The bank's **0.84%** return on assets (ROA) indicates a lower profitability compared to its peers, which exhibit an average ROA of **1.29%**. This places YOUR HOME BANK in the **17th** percentile relative to its peer group. While the efficiency ratio appears reasonable, the lower ROA suggests potential areas for improvement in asset utilization or expense management.

A key area warranting monitoring is the bank's capital position. The Tier 1 capital ratio of **10.25%** is significantly below the peer average of **13.75%**, positioning the bank in the **5th** percentile. This relatively low capital level may limit the bank's ability to absorb unexpected losses or pursue growth opportunities. Furthermore, the elevated non-performing loan (NPL) ratio of **2.19%**, compared to a peer average of **0.72%**, suggests potential asset quality concerns.

The bank's core deposit base, representing **52.57%** of total deposits, is also considerably lower than the peer average of **73.42%**, placing it in the **5th** percentile. This reliance on potentially less stable funding sources may increase the bank's vulnerability to liquidity pressures. The high commercial real estate (CRE) concentration, at **435.73%**, compared to the peer average of **321.79%**, also warrants close attention, given the potential for increased risk in that sector.

SECTION 2: Capital Adequacy Assessment

YOUR HOME BANK capital adequacy, as measured by the Tier 1 capital ratio of **10.25%**, is a significant area of concern. While this ratio likely meets the minimum regulatory requirement, its position in the **5th** percentile relative to peers indicates a substantially weaker capital buffer compared to other institutions. The peer average Tier 1 capital ratio is **13.75%**. This lower capital base may constrain the bank's ability to withstand unexpected losses arising from credit deterioration or other adverse events.

The bank's limited capital may also impact its strategic flexibility. A stronger capital position would enable YOUR HOME BANK to pursue growth opportunities, such as expanding its loan portfolio or entering new markets, with greater confidence. Conversely, the current capital level may necessitate a more conservative approach to lending and investment activities. Furthermore, the low capital ratio, coupled with the elevated NPL ratio, may attract increased regulatory scrutiny.

YOUR HOME BANK

review of the bank's risk-weighted assets and earnings performance appears warranted to understand the underlying drivers of the relatively low capital ratio.

SECTION 3: Asset Quality Analysis

Asset quality at YOUR HOME BANK as reflected by the non-performing loan (NPL) ratio of **2.19%**, presents a significant concern. This ratio is substantially higher than the peer average of **0.72%**, placing the bank in the **91st** percentile. This elevated NPL ratio suggests potential weaknesses in the bank's underwriting standards, loan monitoring practices, or both. It also indicates a higher level of credit risk within the loan portfolio.

The high NPL ratio may necessitate increased provisioning for loan losses, which could negatively impact the bank's profitability. Furthermore, the resolution of non-performing loans can be costly and time-consuming, diverting resources from other strategic initiatives. A thorough review of the bank's loan portfolio appears warranted to identify the specific sectors or loan types contributing to the elevated NPL ratio. This review should also assess the adequacy of the bank's loan loss reserves.

The bank's significant concentration in commercial real estate (CRE), with a CRE concentration ratio of **435.73%**, compared to a peer average of **321.79%**, further exacerbates asset quality concerns. The Total CRE is **54.94%** compared to peers at **51.28%**. CRE lending is often associated with higher risk, particularly during economic downturns. The combination of a high CRE concentration and an elevated NPL ratio suggests that the bank may be particularly vulnerable to adverse developments in the real estate market.

SECTION 4: Profitability and Efficiency Analysis

YOUR HOME BANK profitability, as measured by its return on assets (ROA) of **0.84%**, is below the peer average of **1.29%**. This places the bank in the **17th** percentile. The lower ROA may be attributable to a combination of factors, including a lower net interest margin (NIM), higher operating expenses, or higher loan loss provisions.

The bank's net interest margin (NIM) of **3.27%** is also lower than the peer average of **3.73%**, placing it in the **24th** percentile. This suggests that the bank may be earning less on its earning assets or paying more on its interest-bearing liabilities compared to its peers. The lower core deposit ratio of **52.57%** compared to the peer average of **73.42%** may contribute to the lower NIM, as the bank may be relying more on higher-cost funding sources.

The efficiency ratio of **59.30%** is comparable to the peer average of **60.83%**. This suggests that the bank's operating expenses are generally in line with its peers. However, given the lower ROA and NIM, there may still be opportunities to improve efficiency by streamlining operations or reducing expenses. The elevated NPL ratio may also be contributing to higher expenses related to loan workout and recovery efforts.

SECTION 5: Risk Assessment

YOUR HOME BANK faces several key risks, including credit risk, interest rate risk, and liquidity risk. The elevated NPL ratio of **2.19%** indicates a higher level of credit risk within the loan portfolio. The bank's significant concentration in commercial real estate (CRE), with a CRE concentration ratio of **435.73%**, further amplifies this risk, as CRE lending is often more sensitive to economic fluctuations.

The bank's lower core deposit ratio of **52.57%** compared to peers suggests a greater reliance on potentially less stable funding sources, which may increase liquidity risk. Rising interest rates could also negatively impact the bank's profitability and capital position. A mismatch between the repricing of assets and liabilities could compress the NIM, while higher rates could also lead to increased loan defaults.

Effective risk management is essential for YOUR HOME BANK to mitigate these risks. This includes strengthening underwriting standards, enhancing loan monitoring practices, diversifying the loan portfolio, and maintaining adequate liquidity. The bank's risk management framework appears to warrant a review to ensure that it is appropriately addressing the current risk environment. Emerging risks, such as cybersecurity threats and regulatory changes, also merit attention.

SECTION 6: Summary

In summary, YOUR HOME BANK financial performance as of 2025Q3 presents several areas of concern. The bank's ROA of **0.84%** is below the peer average, while its Tier 1 capital ratio of **10.25%** is significantly lower than its peers. The elevated NPL ratio of **2.19%** and high CRE concentration of **435.73%** also warrant close monitoring. These factors, taken together, suggest that the bank's financial condition may be weaker than that of its peers.