

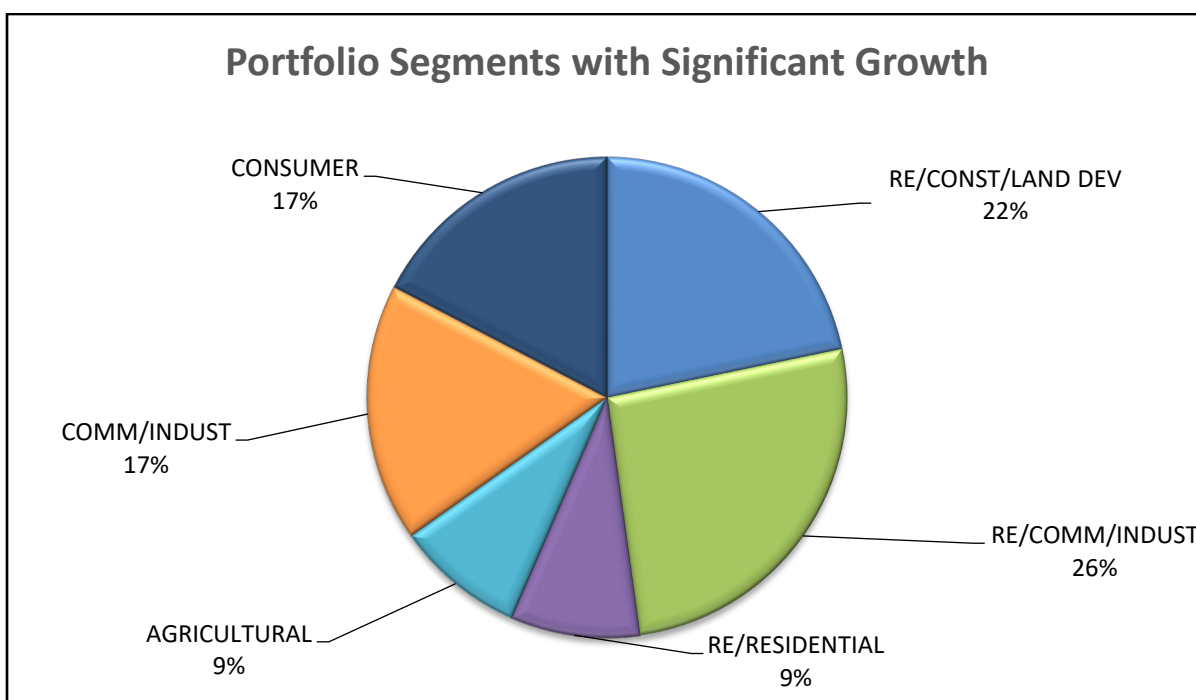
This survey is completed by bank examiners at the conclusion of each examination. Results are compiled from all banks examined during the quarter.

Date: **FOURTH QUARTER 2024**

Number of Banks Examined: **19**

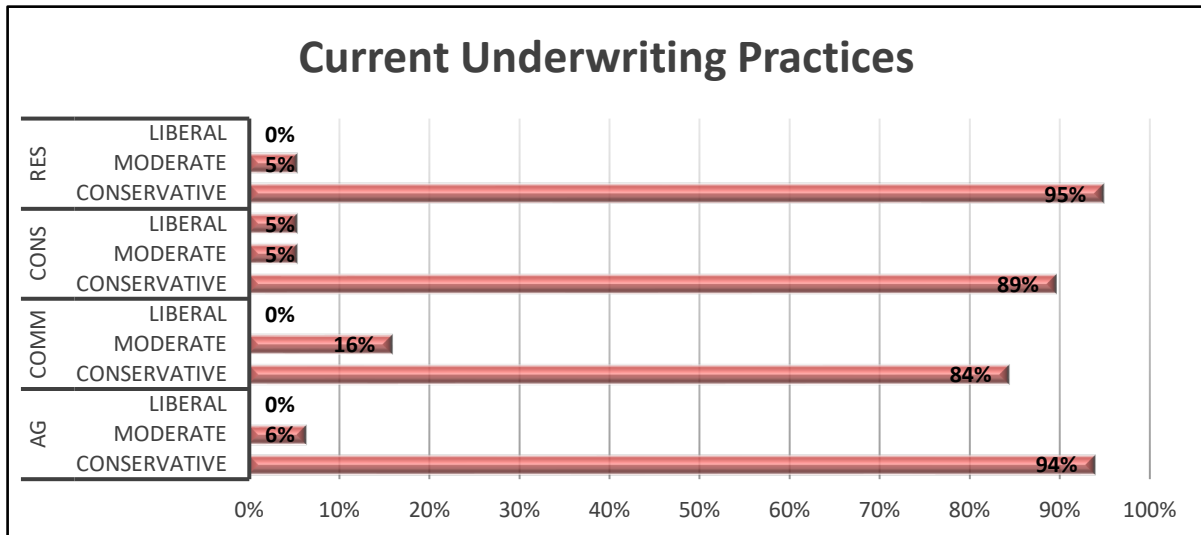
LENDING

1. Since their last examinations, **12** 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 **12** banks for the identified growth.

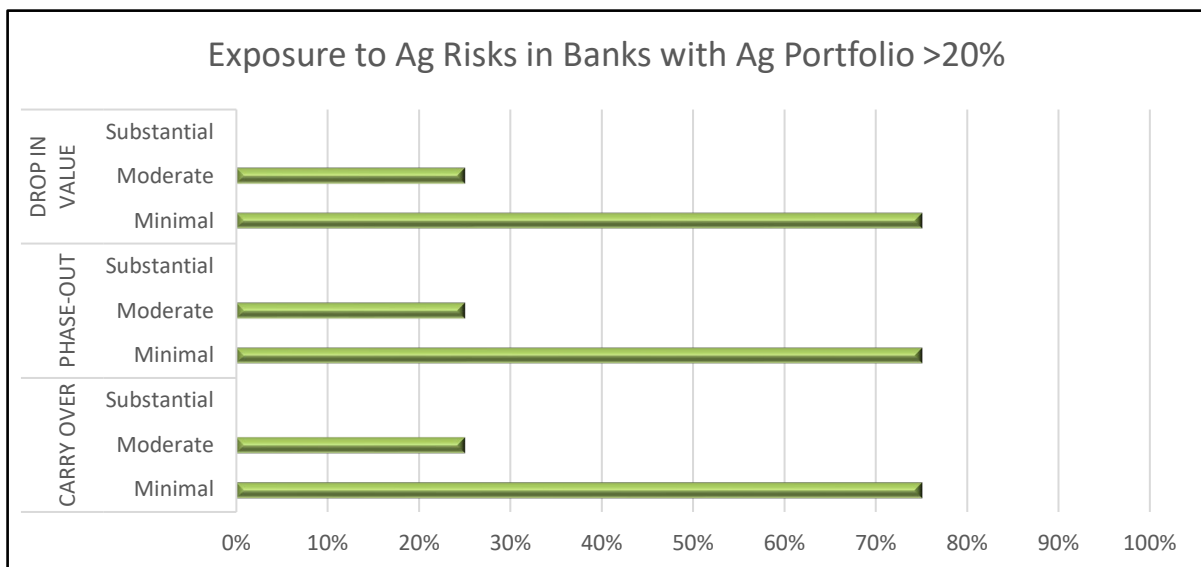


2. Indications of incurring “more than normal” risk when booking new loans or modifying existing credits was noted in **two** of the banks during the quarter. Risks identified include subprime, collateral dependent, and unsecured lending.

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 at **one** bank in consumer lending. The following graph reflects the current level of underwriting practices observed in each of the four main lending areas.

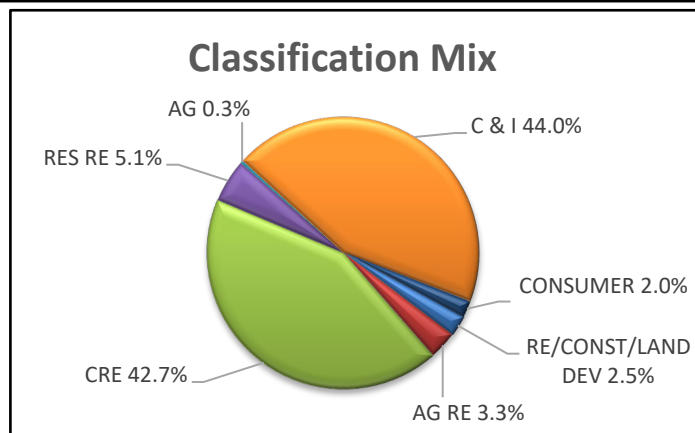


4. Agriculture loans represent more than 20% of total loans in **4** banks examined. Overall, the potential exposure to Ag risks in these banks remains mostly minimal. Some moderate risk is noted in all categories, with **no** substantial risks identified.



5. The Adversely Classified Items Coverage ratio increased in **11** 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 **19** 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.
9. Examiners identified a funding concentration in **7** of the banks examined. This level has increased the last two quarters.
10. Examiners noted **no** banks that hold a significant position in off-balance sheet derivatives. Significant is considered 10% of total assets.
11. Examiners noted only **2** banks during the quarter with Internal Routine and Control weaknesses. Weaknesses were related to call report preparation and reconciliation segregation.
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.

