



HTB

1926

1st Quarter 2026
Investor
Presentation

Forward Looking Statements

This press release includes "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not statements of historical fact, but instead are based on certain assumptions including statements with respect to the Company's beliefs, plans, objectives, goals, expectations, assumptions and statements about future economic performance and projections of financial items. These forward-looking statements are subject to known and unknown risks, uncertainties and other factors that could cause actual results to differ materially from the results anticipated or implied by forward-looking statements. The factors that could result in material differentiation include, but are not limited to expected revenues, cost savings, synergies and other benefits from merger and acquisition activities might not be realized to the extent anticipated, within the anticipated time frames, or at all, costs or difficulties relating to integration matters, including but not limited to customer and employee retention, might be greater than expected, and goodwill impairment charges might be incurred; increased competitive pressures among financial services companies; changes in the interest rate environment; changes in general economic conditions, both nationally and in our market areas; the impact of geopolitical instability and trade policies on our operations including the imposition of tariffs and retaliatory tariffs; natural disasters; legislative and regulatory changes; and the effects of inflation, a potential recession, and other factors described in the Company's latest Annual Report on Form 10-K and Quarterly Reports on Form 10-Q and other documents filed with or furnished to the Securities and Exchange Commission - which are available on the Company's website at www.htb.com and on the SEC's website at www.sec.gov. Any of the forward-looking statements that the Company makes in this press release or in the documents the Company files with or furnishes to the SEC are based upon management's beliefs and assumptions at the time they are made and may turn out to be wrong because of inaccurate assumptions, the factors described above or other factors that management cannot foresee. The Company does not undertake, and specifically disclaims any obligation, to revise any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements.

Overview

\$4.4B

Assets¹

\$3.5B

Loans¹

\$3.6B

Deposits¹

135%

Price to TBV²

\$750MM

Market Cap²

62,146

TTM Average Daily
Volume²

16,803,185

Outstanding Shares¹

852,853

Total Shares Repurchased LTM^{1,3}

Founded:
1926

Locations:
32

Employees:
577

Headquarters:
Asheville,
NC

NYSE:
HTB



1. Financial data as of March 31, 2026
2. Market data as of April 16, 2026
3. See "Capital Strategy" slide for further information on shares repurchased.

Our Goal

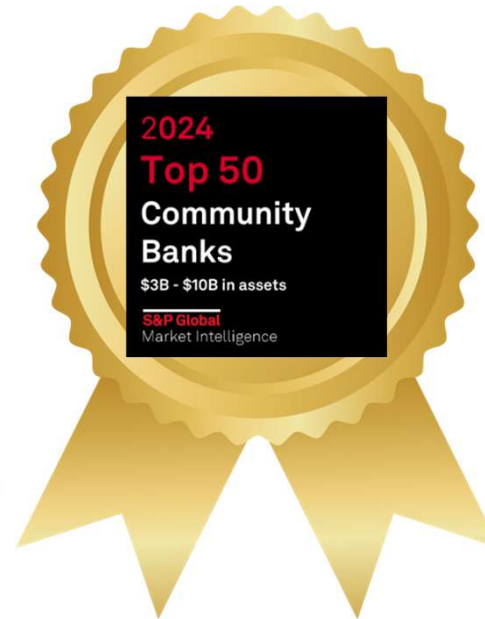
Become a High-Performing, Regional Community Bank



One of only 16 banks (top 5%) recognized for consistent earnings growth over the past 10 years



One of the Top 100 Best Banks two years in a row - 2024 and 2025



One of the Top 50 Community Banks two years in a row - 2023 and 2024



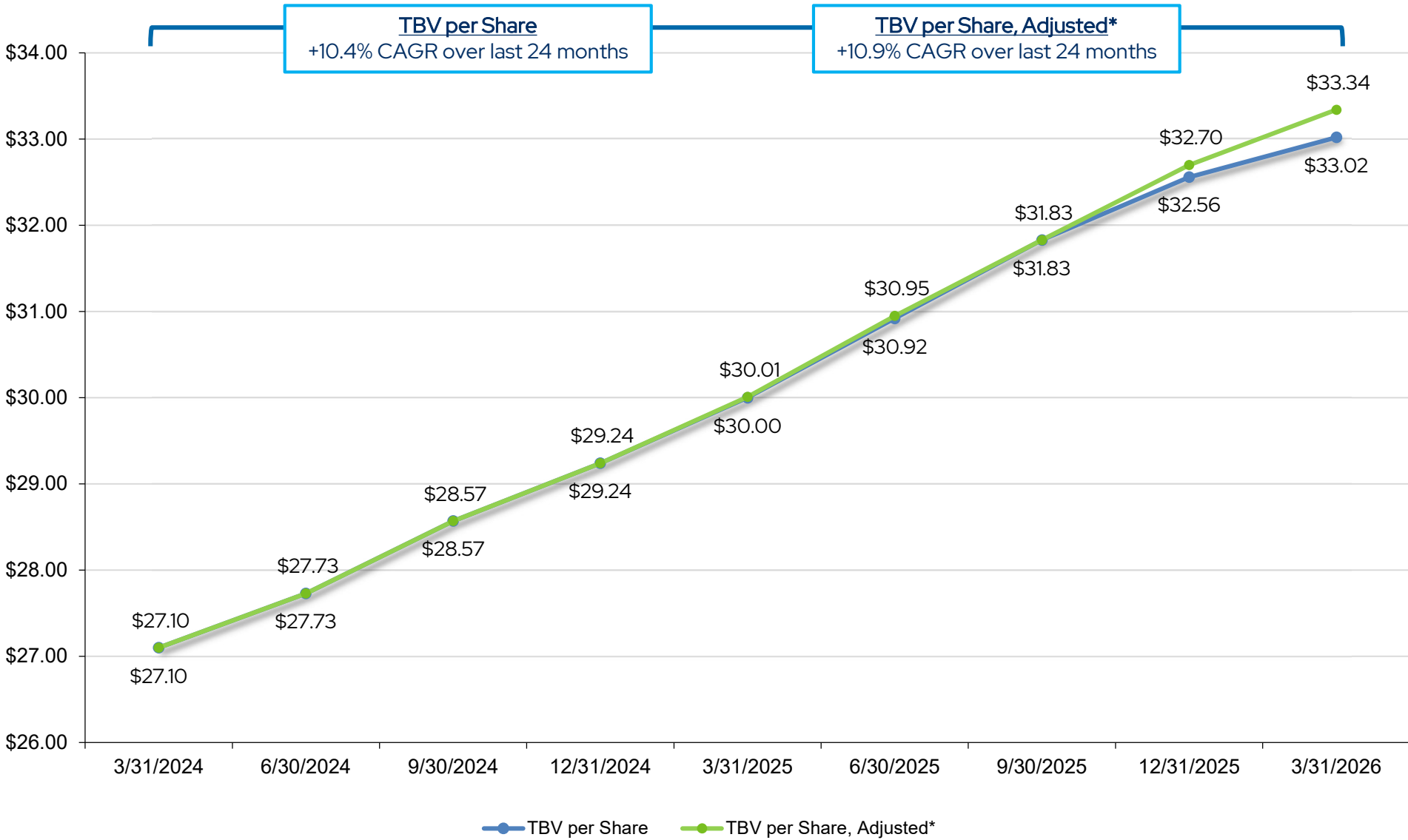
One of the Top 100 Best U.S. Banks less than \$5 billion two years in a row - 2024 and 2025

The Strategy to Reach Our Goal

Become a regionally & nationally recognized Best Place to Work

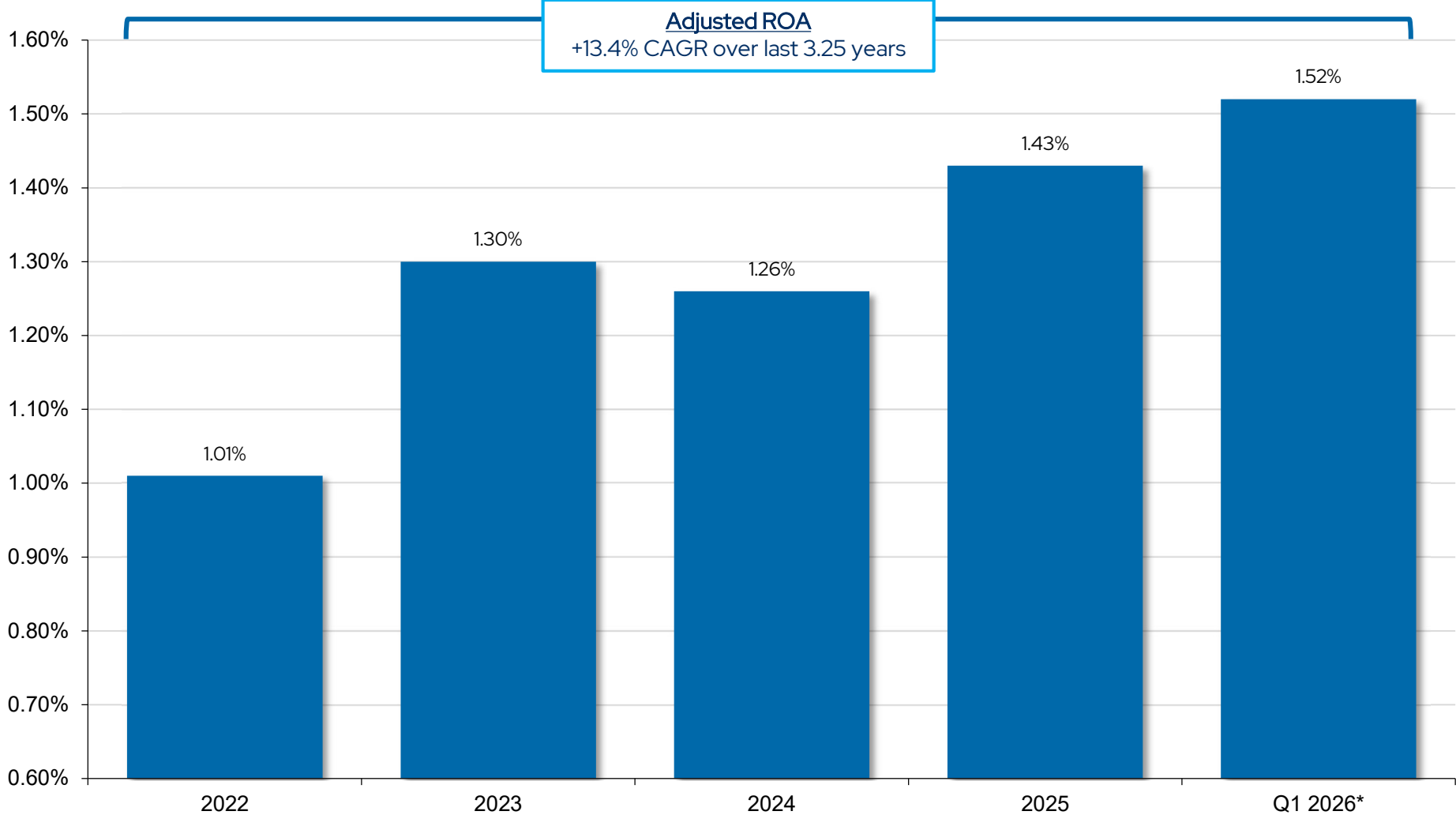


Double-Digit Growth in Tangible Book Value Per Share



*Adjusted to remove the effect of stock buybacks. See Appendix – Non-GAAP Reconciliation.

Double-Digit Growth in Adjusted Return on Assets



* Period reflects calendar year to date data. See Appendix – Non-GAAP Reconciliation.

Strategic Framework

Priorities



Foundation



Goals

Key Investment Highlights



Footprint in attractive metro markets experiencing growth rates above the national average (See Pages 11-12)



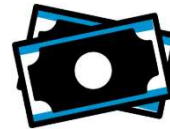
Strong profitability and capital position (See Pages 6, 20-23, 25-26)

- Top quartile financial performance and superior interest margin
- Proven ability to generate noninterest income
- Continued expense rationalization
- Resilient tangible book value growth with minimal AOCI effect
- Robust capital position to support continued growth



Compelling commercial bank products and proven team (See Pages 8, 10, 13-19)

- Diversified lines of business and loan portfolio
- Strong experienced team of revenue producers with local market knowledge
- Attractive core deposit mix and cost
- Refreshed leadership team with extensive banking and merger/acquisition experience



Strong asset quality and credit discipline to support further growth (See Page 23)



Our stock represents a value when compared to our peers (See Page 24)

Experienced Leadership Team



C. Hunter Westbrook
President & CEO
(2012)



Charles F. Sivley Jr.
Chief Technology Officer
(2024)



John Sprink
Commercial Banking Group Exec.
(2014)



Kevin M. Nunley
Chief Credit Officer
(2020)



Kristin Y. Powell
Consumer & Business Banking
Group Executive
(2015)



Lora Jex
Chief Risk Officer
(2023)



Megan Pelletier
Chief Operations & People Officer
(2022)



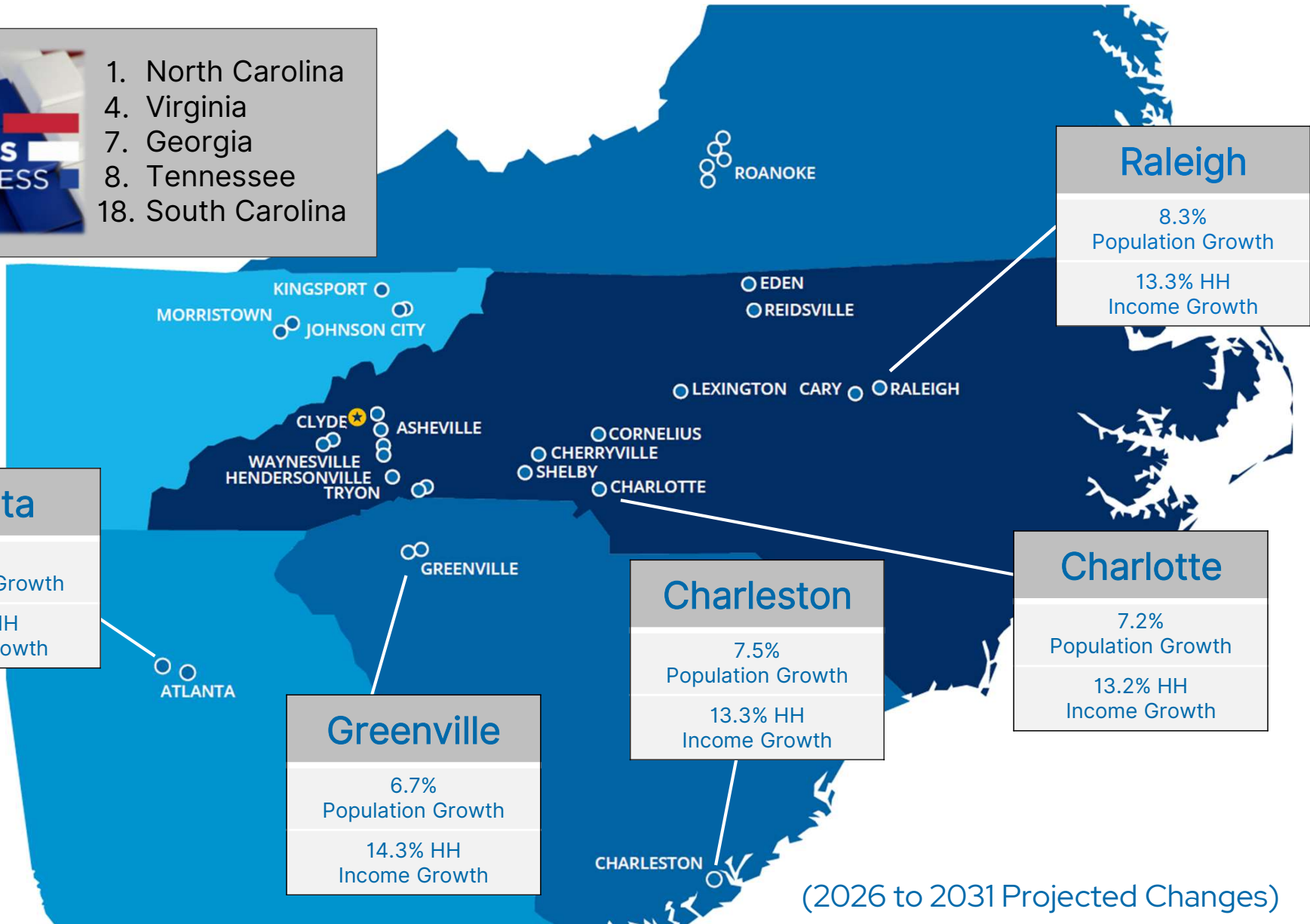
Tony J. VunCannon
CFO, Corporate Secretary
& Treasurer
(1992)

Strong Southeast Footprint

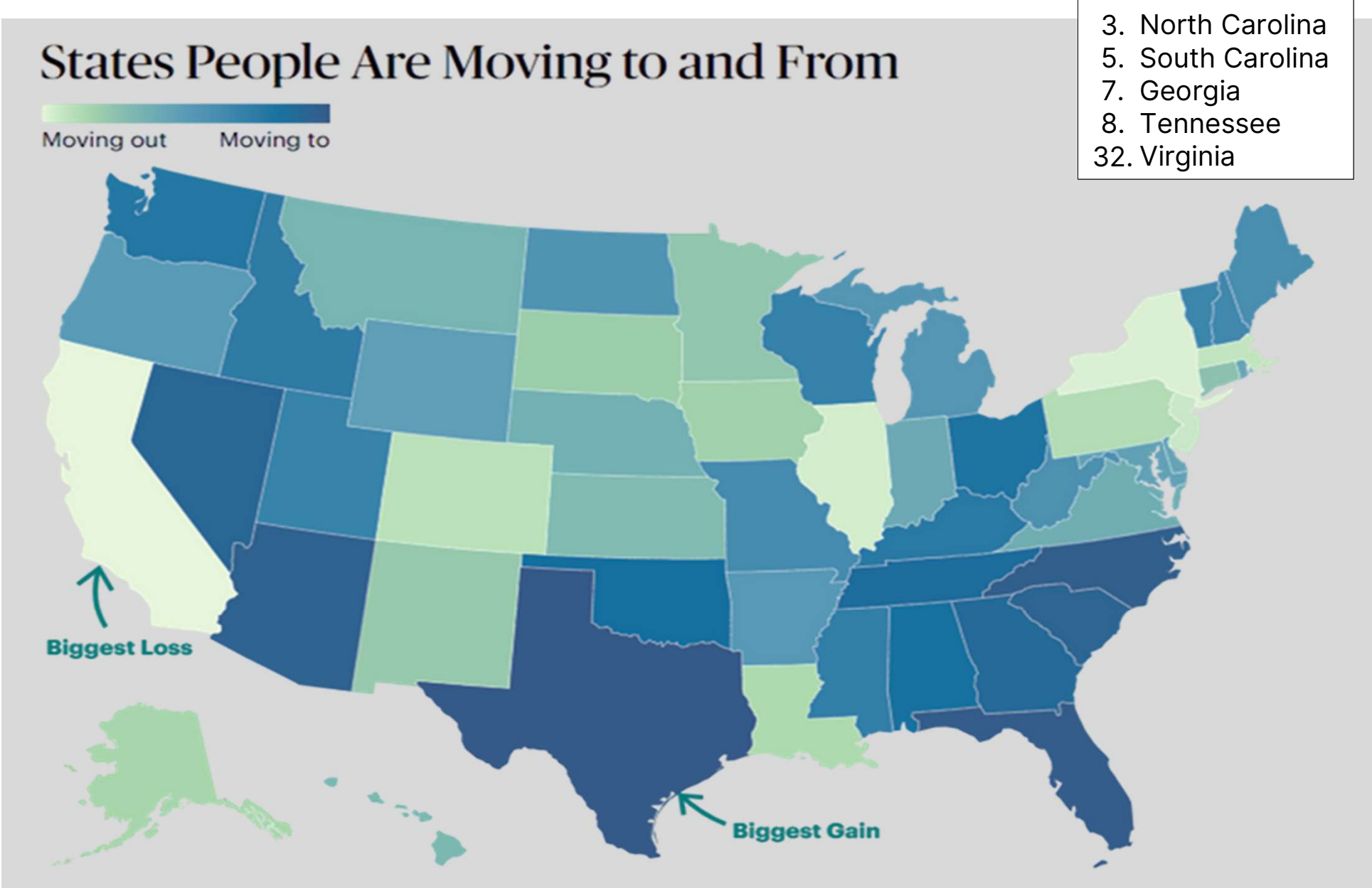
Attractive metro markets experiencing growth rates well above the national average (2.6%)



1. North Carolina
4. Virginia
7. Georgia
8. Tennessee
18. South Carolina



Continued Southeast Migration



Primary Lines of Business



Commercial

Commercial Real Estate
Commercial & Industrial
Middle Market Banking
Equipment & Municipal Finance
Treasury Management Services



Small Business Banking

Business Banking
Business Banking Centers
SBA Lending
Community Association Banking



Consumer Banking

Retail Banking Market Teams
Consumer Banking
Digital Banking
Mortgage Banking
Investment Services
Professional Banking
HELOCs Originated for Sale

Hybrid Branch Strategy

"Branch Heavy"
Consumer Markets

Asheville
Roanoke
Tri-Cities

Branch Manager &
Consumer Banker

Introducing
Micro-Business Loans

"Branch-Lite"
Business Banking Centers

Atlanta
Charlotte
Greenville
Raleigh

Branch Manager &
Small Business Banker

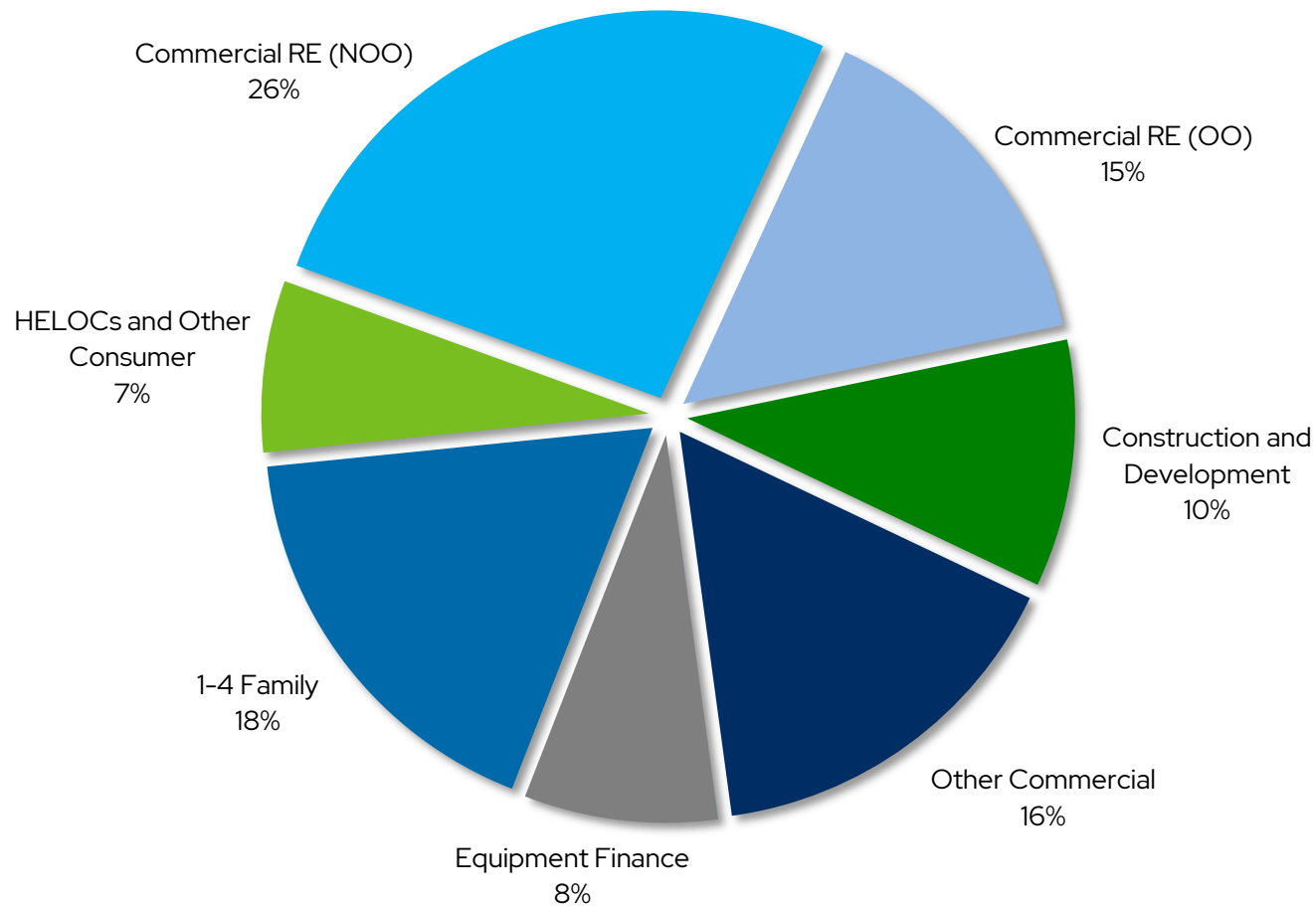
Small Business Banking &
Professional Banking

Diversified Loan Portfolio

With Low Concentration Risk

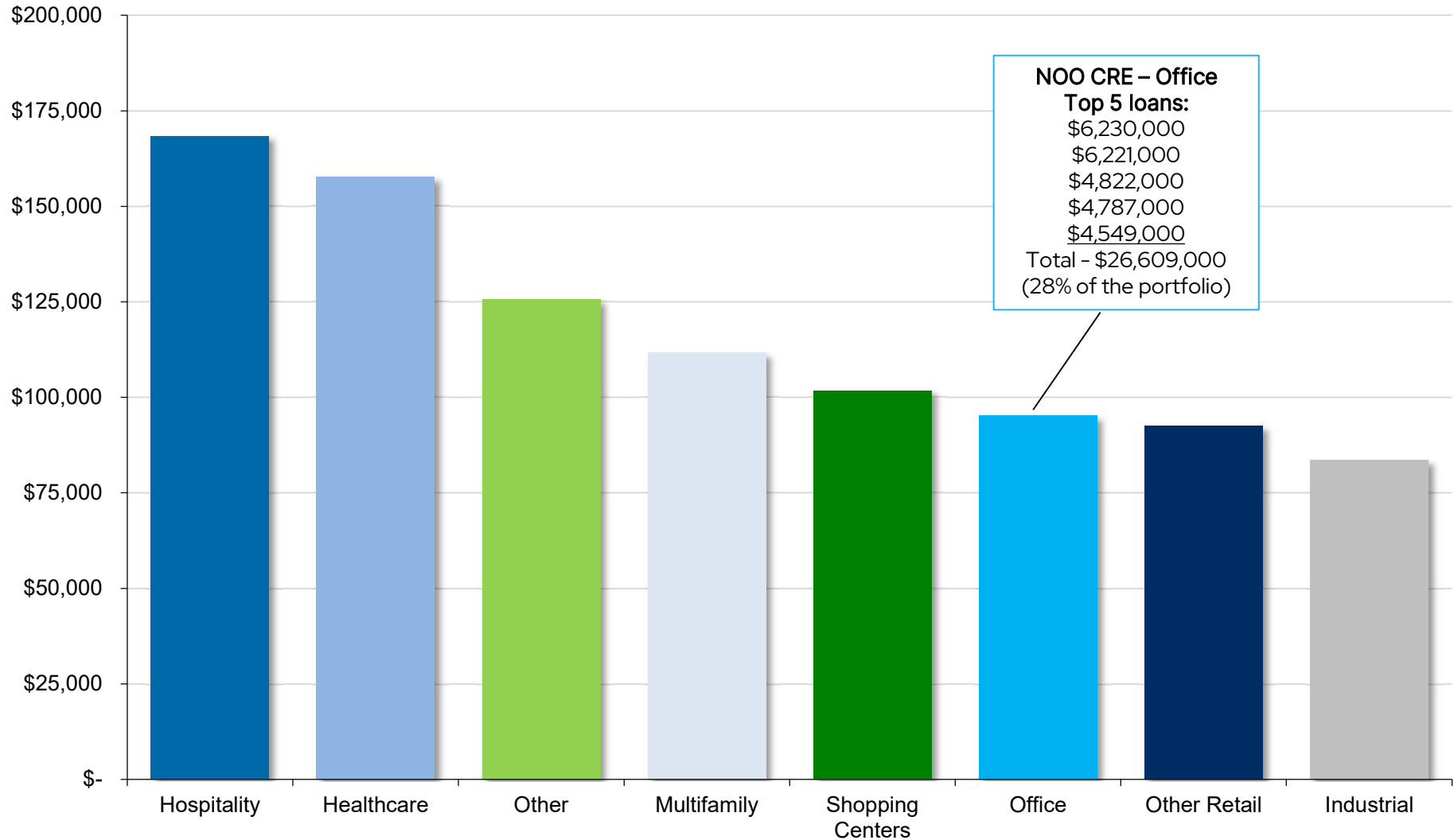
(Dollars in thousands, as of March 31, 2026)

Total Loans
\$3,546,580



Non-Owner Occupied CRE

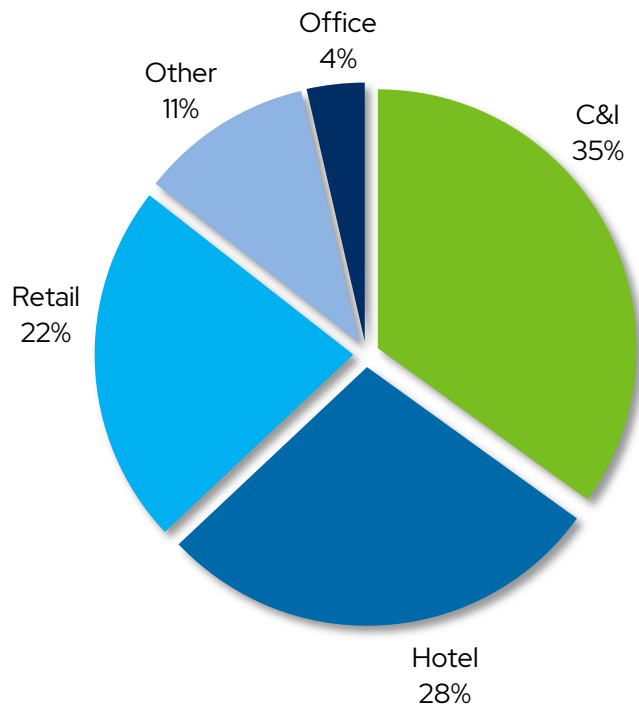
(Dollars in thousands, as of March 31, 2026)



SBA Loan Portfolio

(Dollars in thousands, as of March 31, 2026)

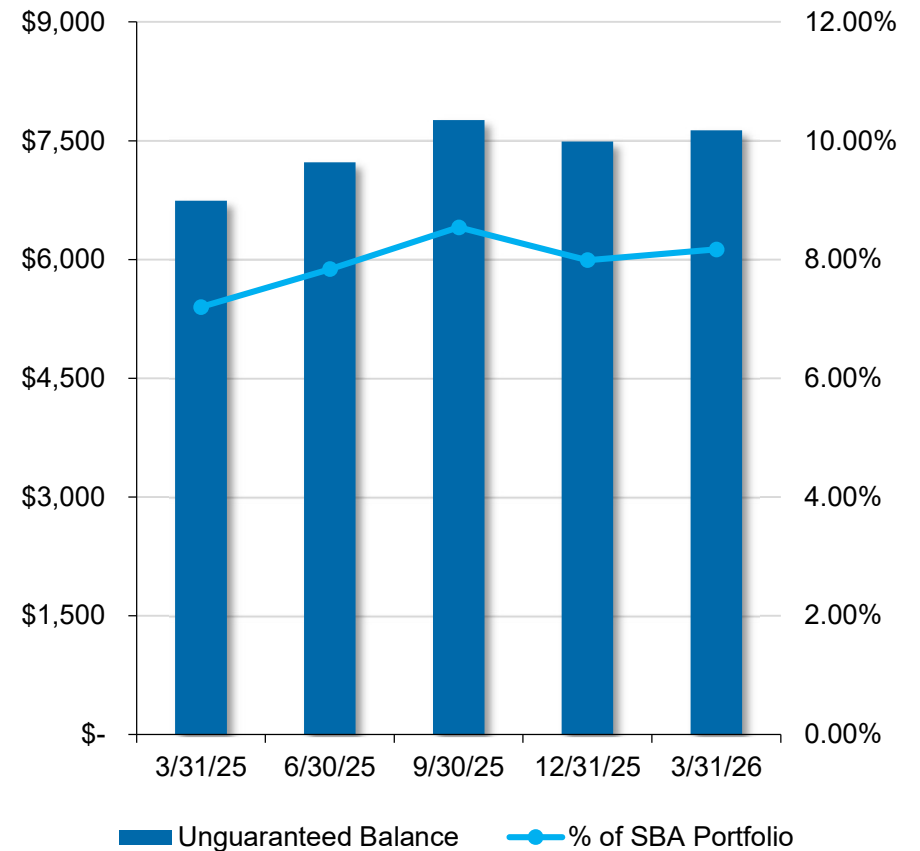
SBA Portfolio



Total Balance
\$138,344

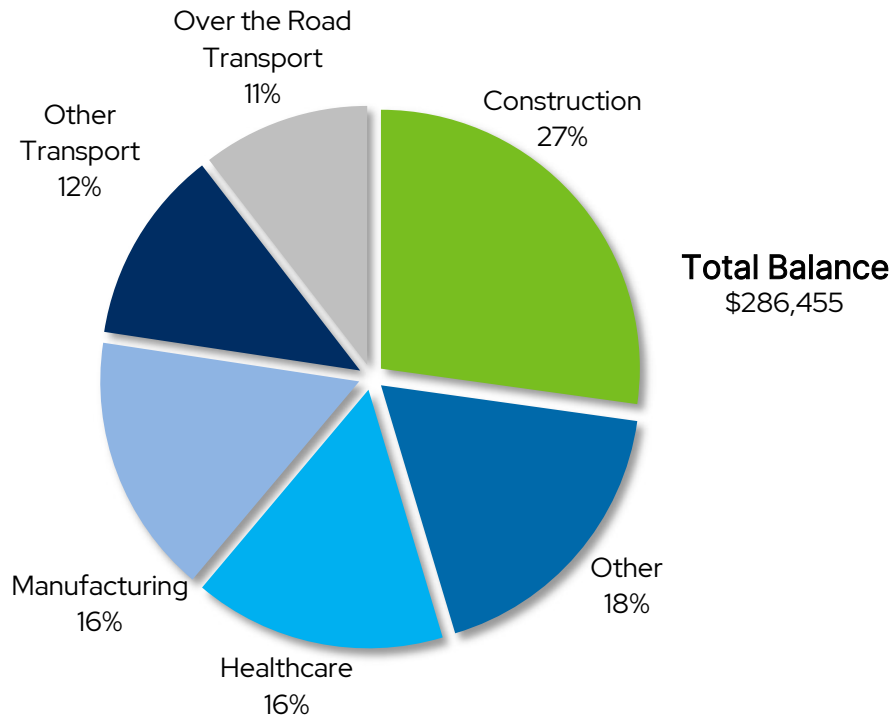
Guaranteed Balance
\$44,948


Classified SBA Loans

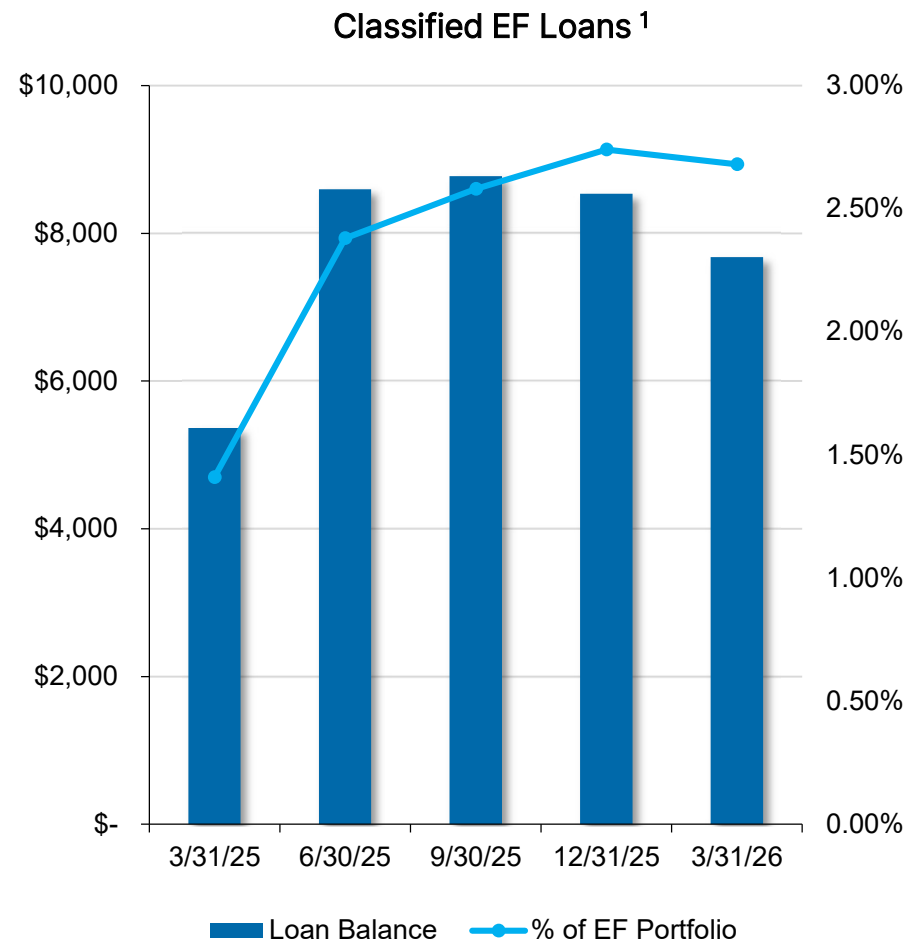


Equipment Finance Portfolio

(Dollars in thousands, as of March 31, 2026)



 Due to pressure in the transportation sector, in particular over-the-road trucking, we elected to cease further originations within the sector as of 12/31/23, when the total balance stood at \$121.4 million. As a result of our efforts to closely manage the portfolio, the balance has paid down to \$30.0 million as of 3/31/26.

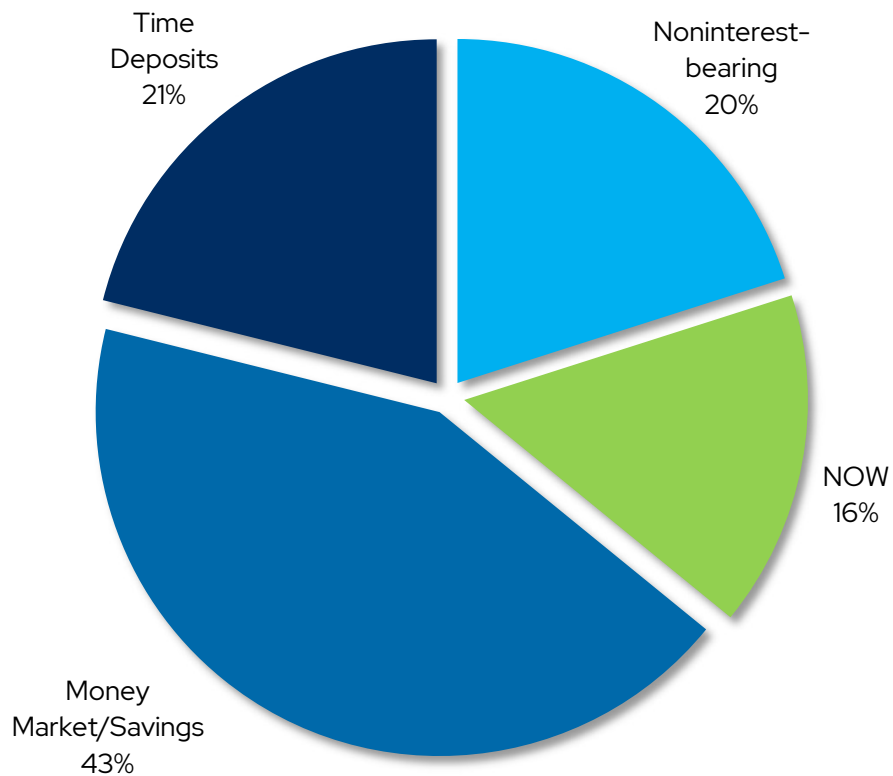


1. The average loan balance of classified EF loans was \$99 as of March 31, 2026.

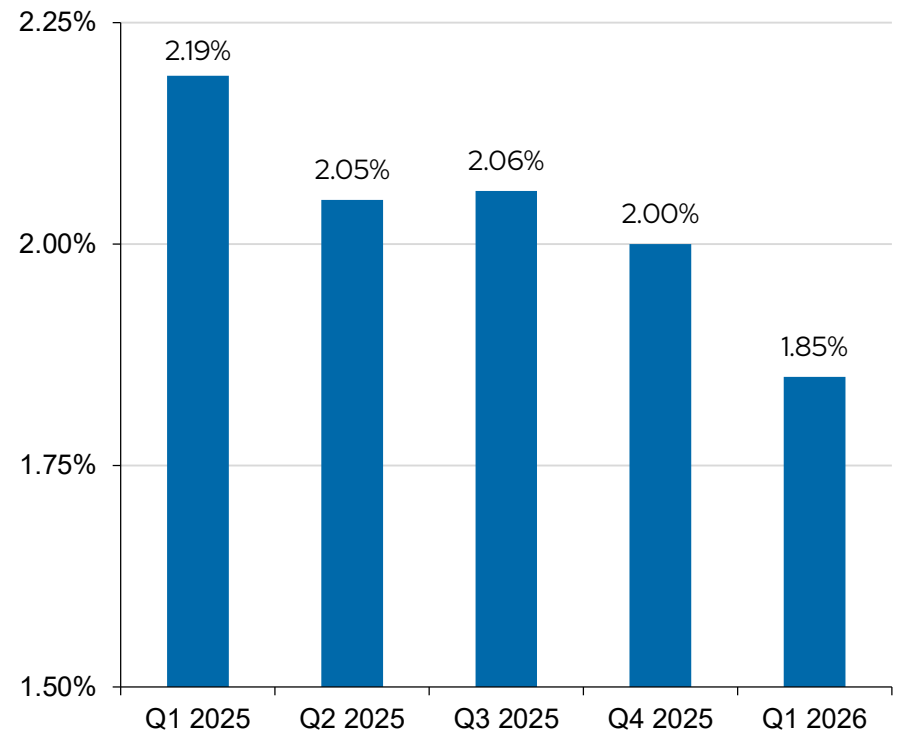
Deposit Franchise

(Dollars in thousands, as of March 31, 2026)

Total Deposits \$3,639,542



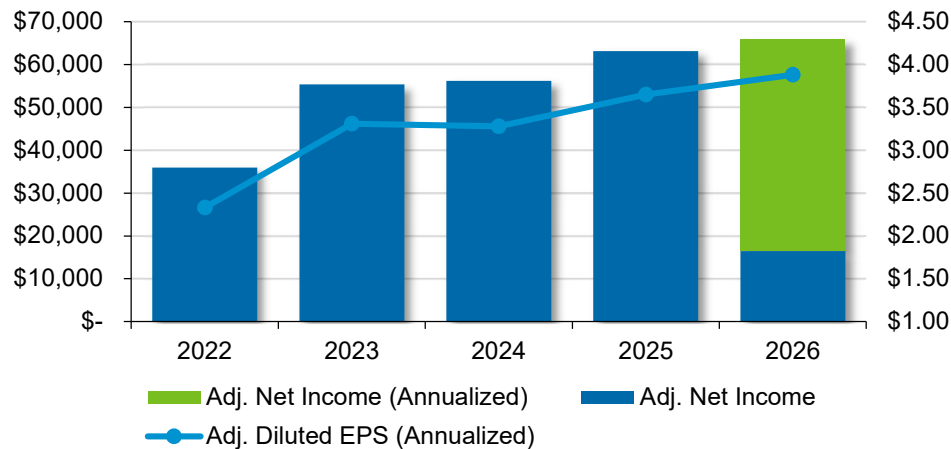
Cost of Deposits



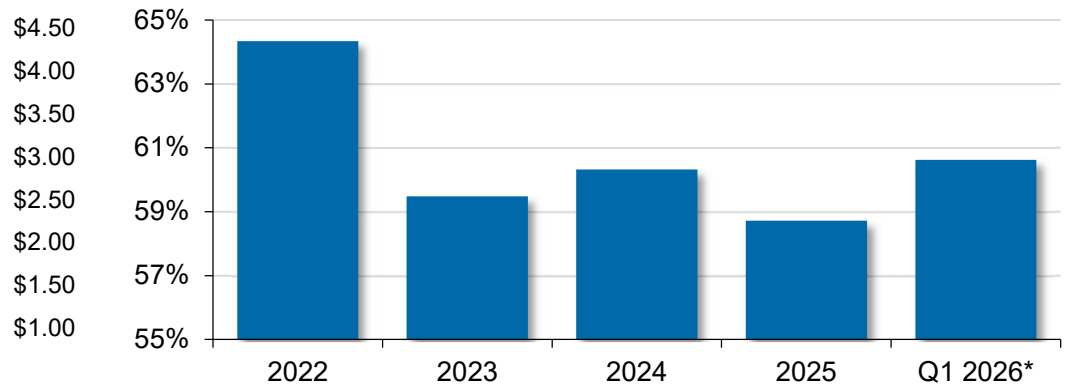
Top Quartile Profitability Metrics

(Dollars in thousands, by year)

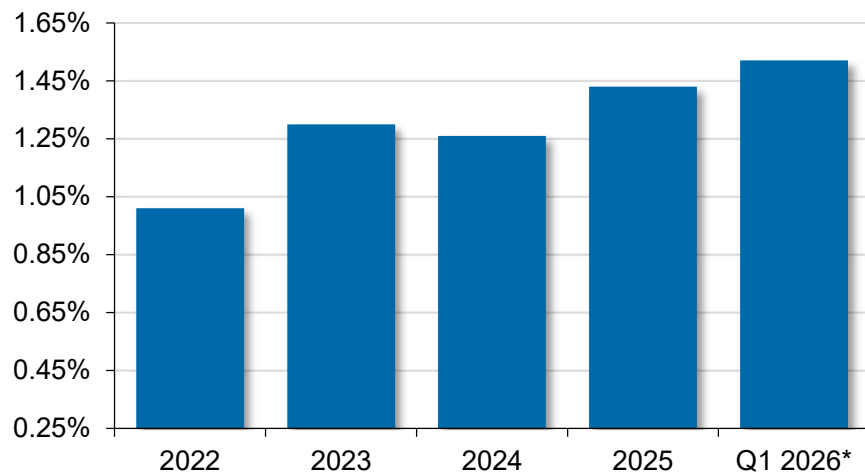
Adjusted Earnings Performance



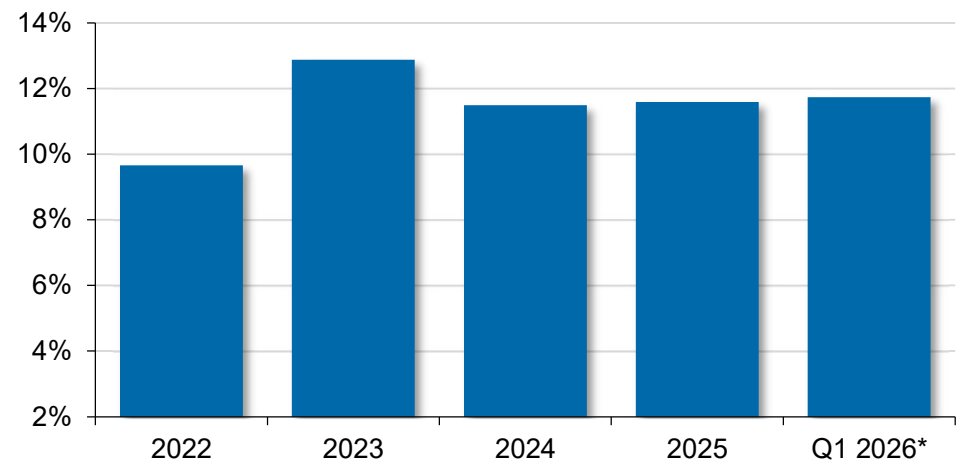
Adjusted Efficiency Ratio



Adjusted Return on Assets



Adjusted Return on Average Tangible Common Equity

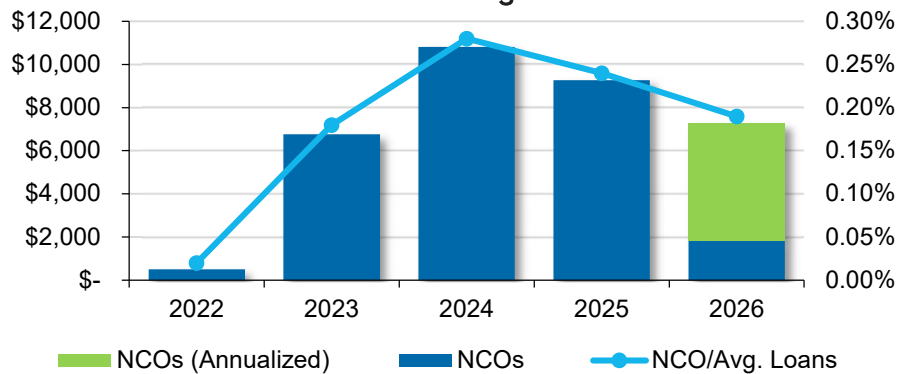


* Period reflects calendar year to date data
See Appendix – Non-GAAP Reconciliation

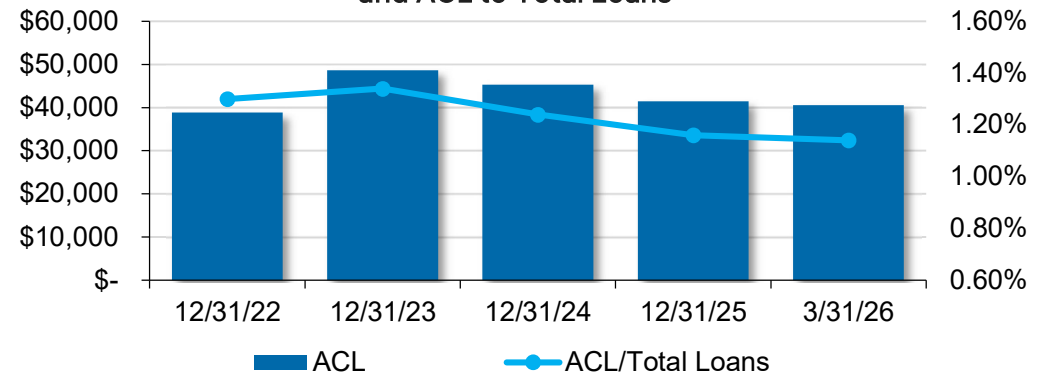
Solid Asset Quality and Credit Discipline to Support Loan Growth

(Dollars in thousands)

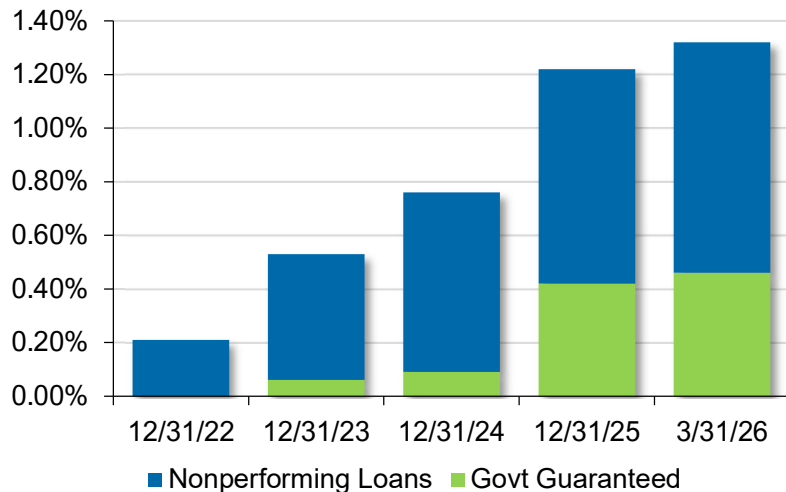
Net Charge-Offs ("NCO") and NCO to Average Loans



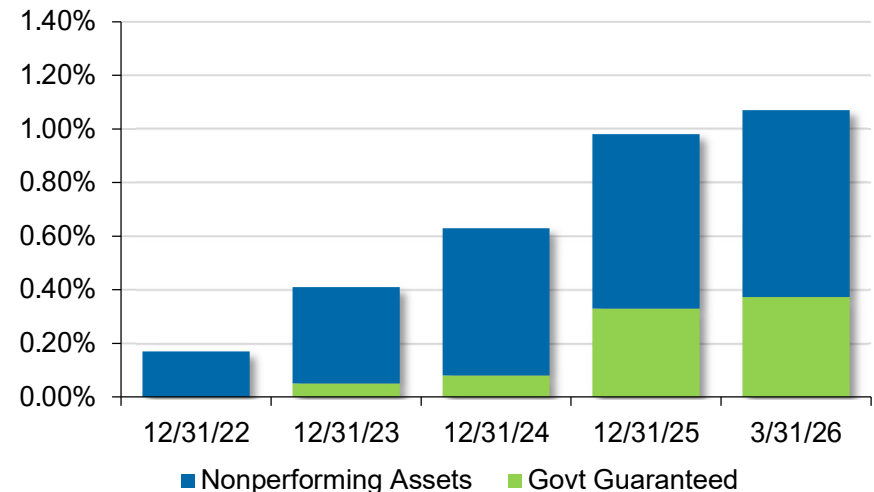
Allowance for Credit Losses ("ACL") and ACL to Total Loans



Nonperforming Loans to Total Loans



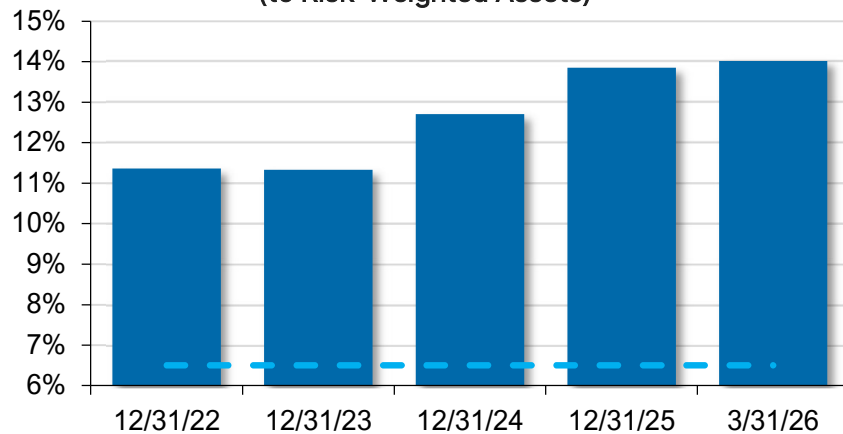
Nonperforming Assets to Total Assets



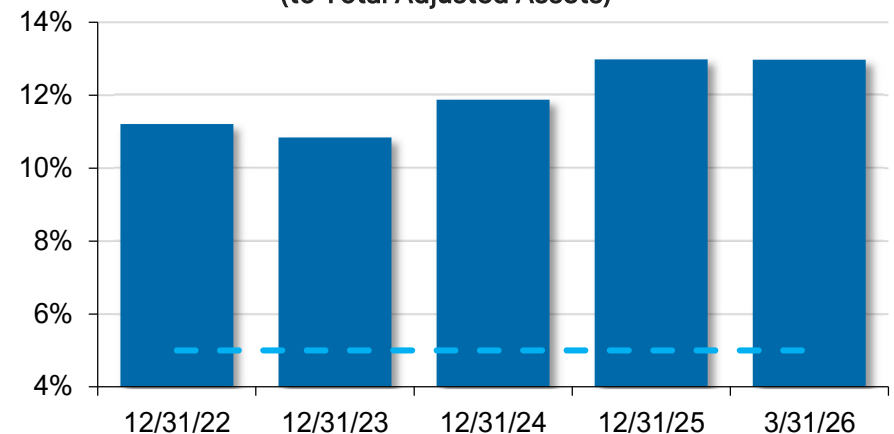
Strong Capital Position to Support Continued Growth

(Dollars in thousands)

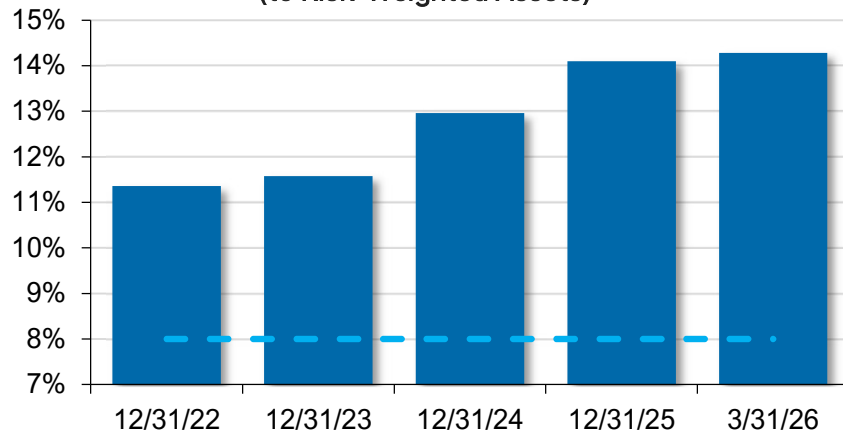
**Common Equity Tier I Capital
(to Risk-Weighted Assets)**



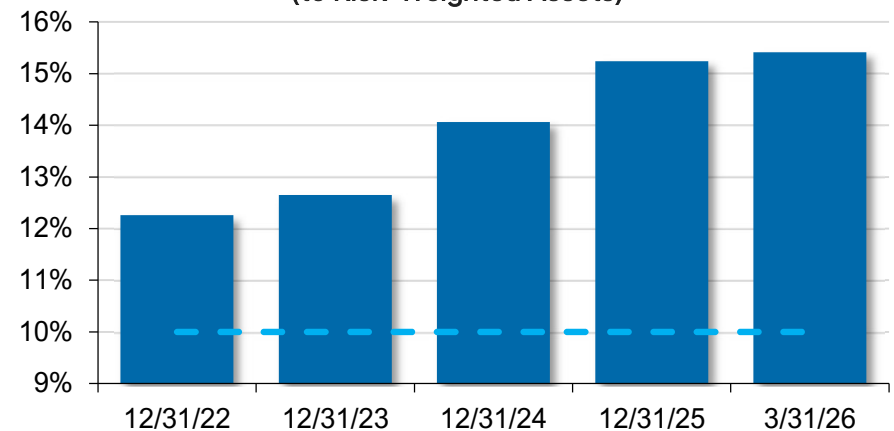
**Tier I Capital
(to Total Adjusted Assets)**



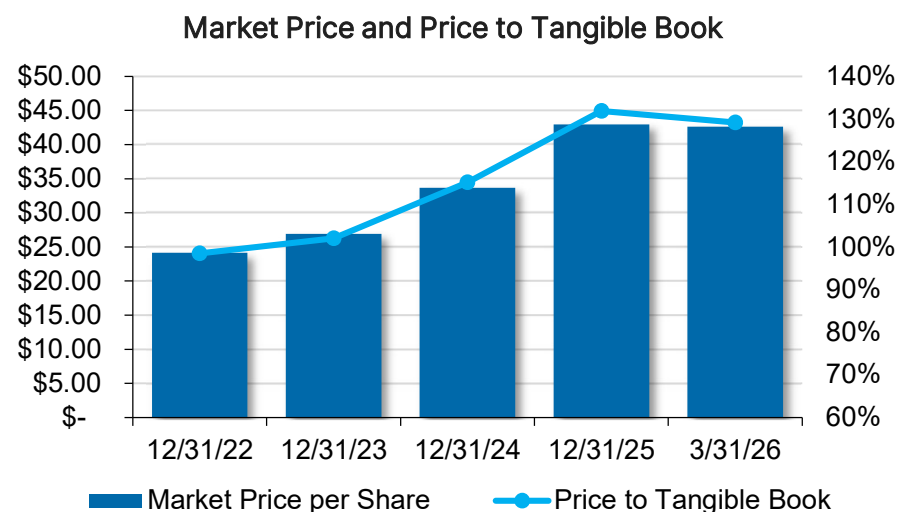
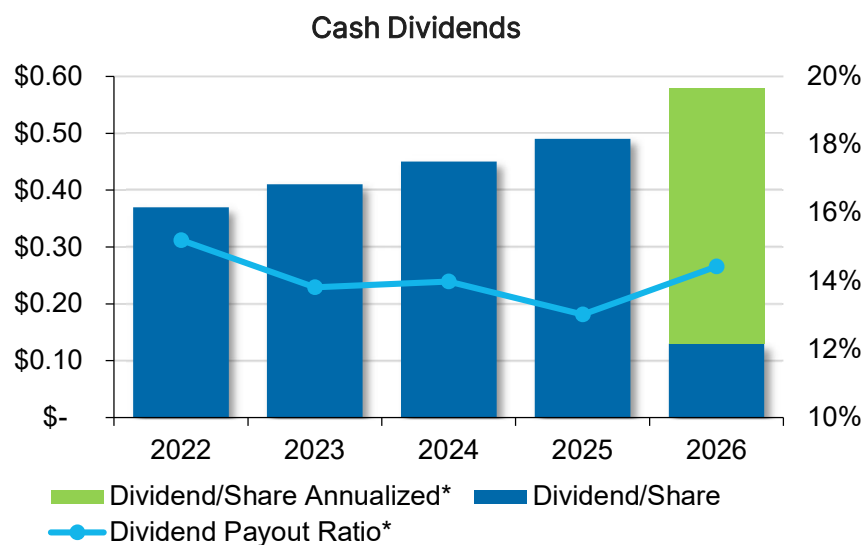
**Tier I Capital
(to Risk-Weighted Assets)**




**Total Risk-Based Capital
(to Risk-Weighted Assets)**



Capital Strategy



Stock Buyback		
Period	Total Shares Repurchased	Avg. Price per Share
Q1 2026	533,240	\$42.85
Q4 2025	241,201	\$42.19
Q3 2025	-----	-----
Q2 2025	78,412	\$35.74
Total	852,853	\$42.01

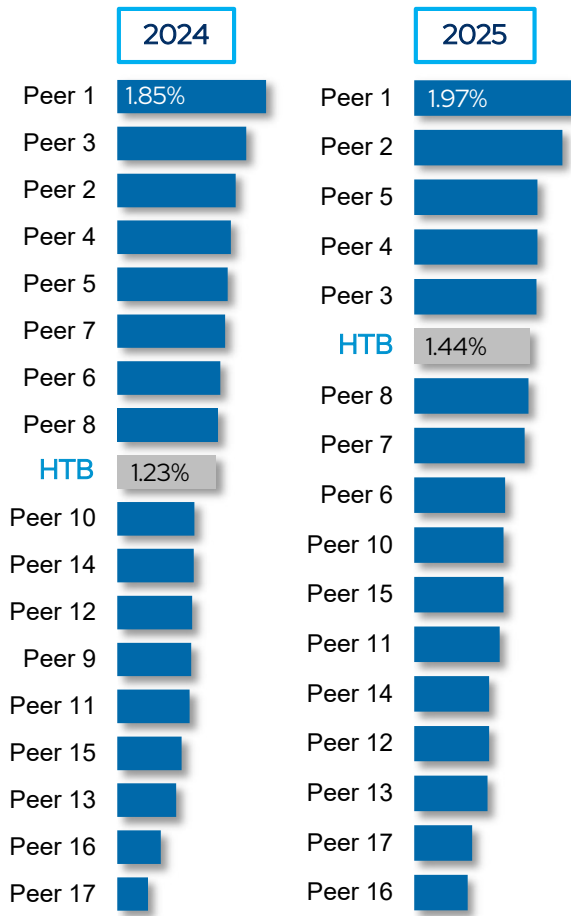

 On 12/16/25, the Company's Board of Directors authorized the repurchase of 870,000 shares or approximately 5% of the Company's outstanding shares. As of 3/31/26, there were 245,503 shares, or 1.5% of outstanding shares, available to be repurchased.

*Reflects the payment of cash dividends of \$0.15 for the remainder of 2026 consistent with the announced cash dividend payable on May 28, 2026.

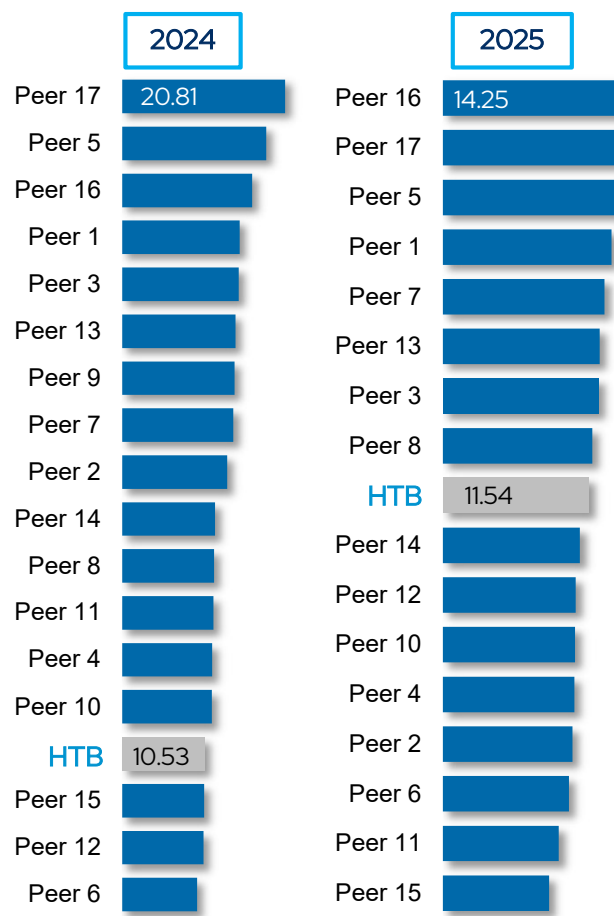
Valuation – Peer Comparison

(Three Months ended December 31)

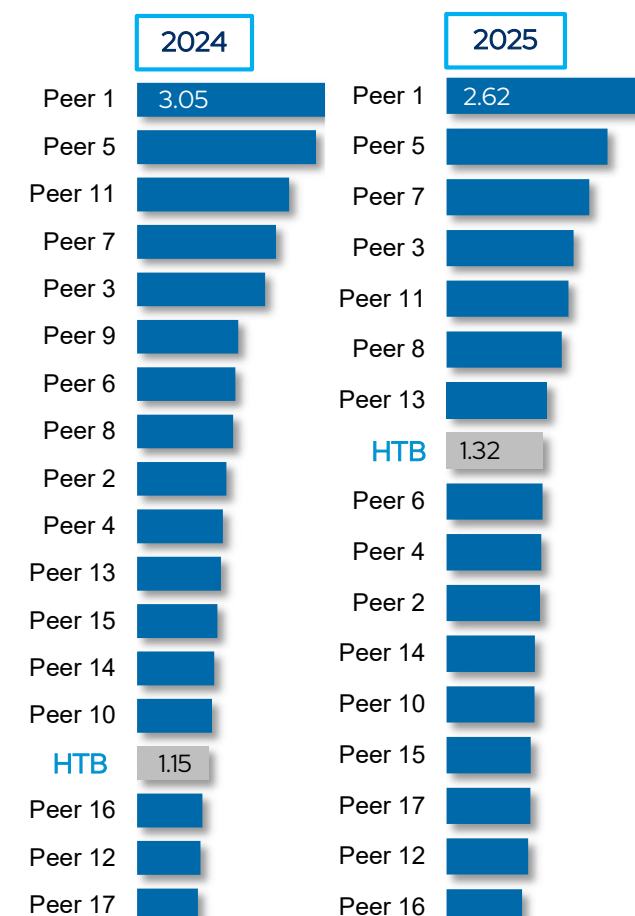
Annualized Return on Assets (“ROA”)



Stock Price to Annualized Earnings per Share (“EPS”)



Stock Price to Tangible Book Value (“TBV”) per Share



*Peer group includes banks of comparable size and complexity as disclosed in the most recent proxy statement.

Source: Each institution’s respective public filings

Quarterly Highlights

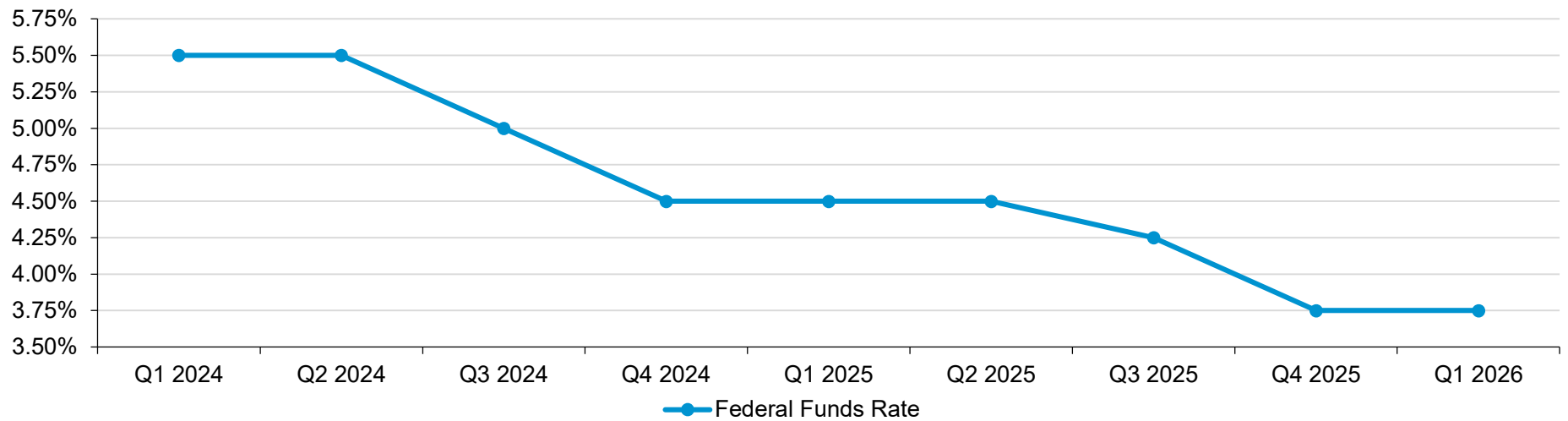
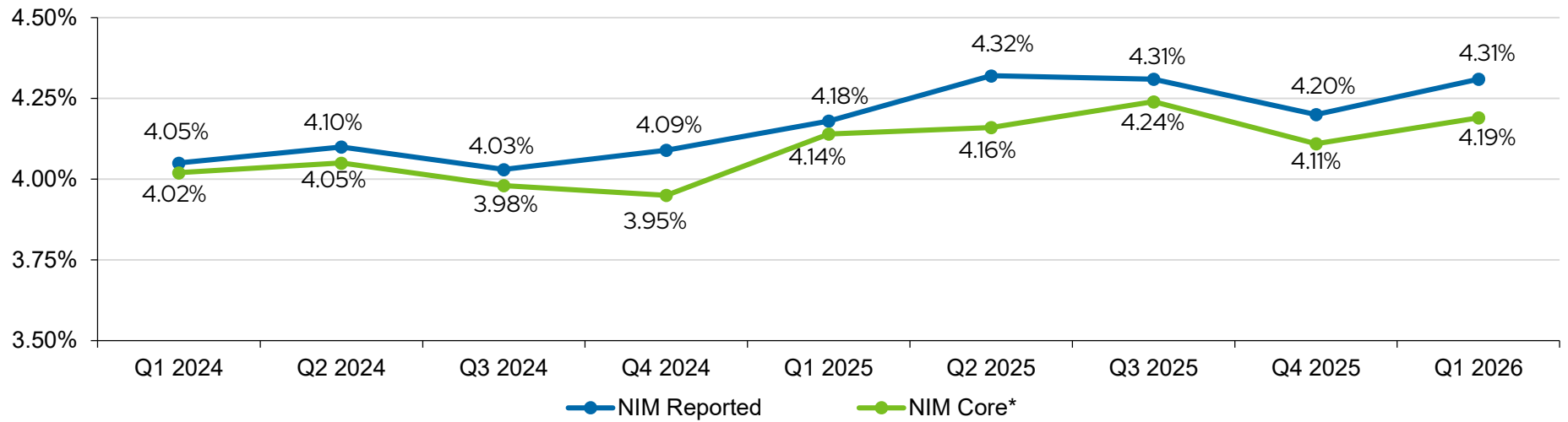
Net Income Per Share	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
Basic	\$ 1.00	\$ 0.94	\$ 0.96	\$ 1.01	\$ 0.84	\$ 0.83
Diluted	\$ 0.99	\$ 0.93	\$ 0.95	\$ 1.00	\$ 0.84	\$ 0.83

Performance Ratios	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
Return on assets (ROA)	1.55 %	1.44 %	1.48 %	1.58 %	1.33 %	1.27 %
Return on equity (ROE)	11.35 %	10.63 %	11.10 %	11.97 %	10.52 %	10.32 %
Yield on earning assets	5.99 %	6.02 %	6.21 %	6.22 %	6.20 %	6.27 %
Rate paid on interest-bearing liabilities	2.36 %	2.53 %	2.63 %	2.61 %	2.73 %	2.94 %
Net interest margin	4.31 %	4.20 %	4.31 %	4.32 %	4.18 %	4.09 %
Efficiency ratio - adjusted	60.62 %	58.80 %	57.28 %	58.59 %	60.29 %	59.89 %

Asset Quality Ratios	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
Nonperforming assets to total assets	1.07 %	0.98 %	0.72 %	0.67 %	0.61 %	0.63 %
Nonperforming loans to total loans	1.32 %	1.22 %	0.89 %	0.81 %	0.74 %	0.76 %
Classified assets to total assets	1.65 %	1.46 %	1.23 %	1.07 %	0.85 %	1.06 %
ACL to nonperforming loans	86.88 %	94.75 %	132.26 %	147.98 %	165.96 %	163.68 %
ACL to total loans	1.14 %	1.16 %	1.18 %	1.20 %	1.23 %	1.24 %
Net charge-offs to average loans	0.19 %	0.33 %	0.29 %	0.21 %	0.14 %	0.19 %

Quarterly Highlights

Consistent Top-Quartile Net Interest Margin



* Core net interest margin excludes accretion income and other loan fees.

Appendix – Non-GAAP Reconciliation

In addition to results presented in accordance with generally accepted accounting principles utilized in the United States (“GAAP”), this document contains certain non-GAAP financial measures, which include: the efficiency ratio; tangible book value; tangible book value per share; net income, EPS, ROA, and return on average tangible common equity (ROATCE) as adjusted to exclude transactions which management does not consider to be reflective of “core” financial results. Management has presented the non-GAAP financial measures in this document as it believes including these items provides useful and comparative information to assess trends in our core operations while facilitating the comparison of the quality and composition of our earnings over time and in comparison to our competitors. However, these non-GAAP financial measures are supplemental, are not audited and are not a substitute for operating results or any analysis determined in accordance with GAAP. Where applicable, we have also presented comparable earnings information using GAAP financial measures. Because not all companies use the same calculations, our presentation may not be comparable to other similarly titled measures as calculated by other companies.

Set forth is a reconciliation to GAAP of our efficiency ratio:

	3 Months Ended		12 Months Ended		
	3/31/2026	12/31/2025	12/31/2024	12/31/2023	12/31/2022
<i>(Dollars in thousands)</i>					
Noninterest expense	\$ 32,975	\$ 125,176	\$ 125,497	\$ 123,655	\$ 105,423
Less: contract renewal consulting fee	-	-	(2,965)	-	-
Less: merger-related expense	-	-	-	(4,741)	(724)
Less: officer transition agreement expense	-	-	-	-	(1,795)
Noninterest expense - adjusted	\$ 32,975	\$ 125,176	\$ 122,532	\$ 118,914	\$ 102,904
Net interest income	\$ 44,305	\$ 176,738	\$ 169,504	\$ 169,999	\$ 127,964
Plus: tax-equivalent adjustment	435	1,737	1,460	1,244	1,189
Plus: noninterest income	10,031	36,331	33,449	32,073	34,515
Less: net death benefit proceeds from BOLI policies	-	(92)	(1,143)	(2,646)	-
Less: gain on sale of debt securities available for sale	-	-	-	-	(1,895)
Less: gain on sale of equity securities	-	-	-	-	(721)
Less: gain on sale of branches	-	(1,448)	-	-	-
Less: (gain) loss on sale of premises and equipment	(377)	(93)	9	(734)	(1,115)
Net interest income plus noninterest income - adjusted	\$ 54,394	\$ 213,173	\$ 203,279	\$ 199,936	\$ 159,937
Efficiency ratio	60.69%	58.75%	61.84%	61.19%	64.88%
Efficiency ratio - adjusted	60.62%	58.72%	60.28%	59.48%	64.34%

Set forth is a reconciliation to GAAP of tangible book value, tangible book value per share, and price to tangible book value:

	As of				
	3/31/2026	12/31/2025	12/31/2024	12/31/2023	12/31/2022
<i>(Dollars in thousands)</i>					
Total stockholder's equity	\$ 592,407	\$ 600,690	\$ 551,758	\$ 499,893	\$ 410,155
Less: goodwill, core deposit intangibles, net of taxes	(37,556)	(37,844)	(39,189)	(41,086)	(25,663)
Tangible book value	\$ 554,851	\$ 562,846	\$ 512,569	\$ 458,807	\$ 384,492
Common shares outstanding	16,803,185	17,286,289	17,527,709	17,387,069	15,673,595
Book value per share	\$ 35.26	\$ 34.75	\$ 31.48	\$ 28.75	\$ 26.17
Tangible book value per share	\$ 33.02	\$ 32.56	\$ 29.24	\$ 26.39	\$ 24.53
HomeTrust Bancshares, Inc. share price	\$ 42.65	\$ 42.94	\$ 33.68	\$ 26.92	\$ 24.17
Price to tangible book value	129.2%	131.9%	115.2%	102.0%	98.5%

Appendix – Non-GAAP Reconciliation

(Continued)

Set forth is a reconciliation to GAAP of tangible book value, tangible book value per share, and price to tangible book value:

	As of				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
<i>(Dollars in thousands)</i>					
Total stockholder's equity	\$ 592,407	\$ 600,690	\$ 595,833	\$ 579,274	\$ 565,449
Less: goodwill, core deposit intangibles, net of taxes	(37,556)	(37,844)	(38,160)	(38,477)	(38,793)
Tangible book value	\$ 554,851	\$ 562,846	\$ 557,673	\$ 540,797	\$ 526,656
Shares repurchased, including excise tax	23,077	10,279	-	2,989	503
Tangible book value - adjusted	\$ 577,928	\$ 573,125	\$ 557,673	\$ 543,786	\$ 527,159
Common shares outstanding	16,803,185	17,286,289	17,520,425	17,492,143	17,552,626
Shares repurchased	533,240	241,201	-	78,412	14,800
Common shares outstanding - adjusted	17,336,425	17,527,490	17,520,425	17,570,555	17,567,426
Book value per share	\$ 35.26	\$ 34.75	\$ 34.01	\$ 33.12	\$ 32.21
Tangible book value per share	\$ 33.02	\$ 32.56	\$ 31.83	\$ 30.92	\$ 30.00
Non-GAAP adjustment	0.32	0.14	-	0.03	0.01
Tangible book value per share - adjusted	\$ 33.34	\$ 32.70	\$ 31.83	\$ 30.95	\$ 30.01
HomeTrust Bancshares, Inc. share price	\$ 42.65	\$ 42.94	\$ 40.94	\$ 37.41	\$ 34.28
Price to tangible book value	129.2%	131.9%	128.6%	121.0%	114.3%

	As of			
	12/31/2024	9/30/2024	6/30/2024	3/31/2024
<i>(Dollars in thousands)</i>				
Total stockholder's equity	\$ 551,758	\$ 540,004	\$ 523,628	\$ 513,173
Less: goodwill, core deposit intangibles, net of taxes	(39,189)	(39,626)	(40,063)	(40,500)
Tangible book value	\$ 512,569	\$ 500,378	\$ 483,565	\$ 472,673
Shares repurchased, including excise tax	-	-	674	-
Tangible book value - adjusted	\$ 512,569	\$ 500,378	\$ 484,239	\$ 472,673
Common shares outstanding	17,527,709	17,514,922	17,437,326	17,444,787
Shares repurchased	-	-	23,483	-
Common shares outstanding - adjusted	17,527,709	17,514,922	17,460,809	17,444,787
Book value per share	\$ 31.48	\$ 30.83	\$ 30.03	\$ 29.42
Tangible book value per share	\$ 29.24	\$ 28.57	\$ 27.73	\$ 27.10
Non-GAAP adjustment	-	-	-	-
Tangible book value per share - adjusted	\$ 29.24	\$ 28.57	\$ 27.73	\$ 27.10
HomeTrust Bancshares, Inc. share price	\$ 33.68	\$ 34.08	\$ 30.03	\$ 27.34
Price to tangible book value	115.2%	119.3%	108.3%	100.9%

Appendix – Non-GAAP Reconciliation

(Continued)

Set forth is a reconciliation to GAAP of adjusted net income, EPS, ROA and ROATCE:

In relation to the two-class method, net income used in the calculations of basic and diluted EPS have adjustments, which are included in Company documents previously filed with the SEC.

	3 Months Ended		12 Months Ended		
	3/31/2026	12/31/2025	12/31/2024	12/31/2023	12/31/2022
<i>(Dollars in thousands)</i>					
Contract renewal consulting fee	\$ -	\$ -	\$ 2,965	\$ -	\$ -
Merger-related expense	-	-	-	4,741	724
Provision for credit losses established for merger	-	-	-	5,270	-
Net death benefit proceeds from BOLI policies	-	(92)	(1,143)	(2,646)	-
Tax impact of BOLI restructuring	-	-	-	288	-
Gain on sale of equity securities	-	-	-	-	(721)
Gain on sale of branches	-	(1,448)	-	-	-
(Gain) loss on sale of premises and equipment	(377)	(93)	9	(734)	(1,115)
Officer transition agreement expense	-	-	-	-	1,795
Gain on sale of debt securities available for sale	-	-	-	-	(1,895)
Total adjustments	(377)	(1,633)	1,831	6,919	(1,212)
Less: tax effect	87	384	(430)	(1,558)	285
Total adjustments, net of tax	(290)	(1,249)	1,401	5,361	(927)
Net income (GAAP)	16,772	64,364	54,805	50,044	36,905
Adjusted net income (non-GAAP)	\$ 16,482	\$ 63,115	\$ 56,206	\$ 55,405	\$ 35,978
Average shares outstanding - basic	16,582,376	16,987,894	16,914,741	16,604,881	15,149,241
Average shares outstanding - diluted	16,716,089	17,106,783	16,977,330	16,622,371	15,319,601
Basic EPS (GAAP)	\$ 1.00	\$ 3.75	\$ 3.21	\$ 2.99	\$ 2.42
Non-GAAP adjustment	(0.02)	(0.07)	0.08	0.32	(0.06)
Adjusted basic EPS (non-GAAP)	\$ 0.98	\$ 3.68	\$ 3.29	\$ 3.31	\$ 2.36
Diluted EPS (GAAP)	\$ 0.99	\$ 3.72	\$ 3.20	\$ 2.99	\$ 2.39
Non-GAAP adjustment	(0.02)	(0.07)	0.08	0.32	(0.06)
Adjusted diluted EPS (non-GAAP)	\$ 0.97	\$ 3.65	\$ 3.28	\$ 3.31	\$ 2.33
Average assets	\$ 4,384,501	\$ 4,415,331	\$ 4,439,661	\$ 4,285,115	\$ 3,551,791
Average equity	\$ 599,317	\$ 582,181	\$ 528,288	\$ 471,107	\$ 398,055
ROA (GAAP)	1.55%	1.46%	1.23%	1.17%	1.04%
Non-GAAP adjustment	-0.03%	-0.03%	0.03%	0.13%	-0.03%
Adjusted ROA (non-GAAP)	1.52%	1.43%	1.26%	1.30%	1.01%
ROE (GAAP)	11.35%	11.06%	10.37%	10.62%	9.27%
Non-GAAP adjustment	-0.19%	-0.21%	0.27%	1.14%	-0.23%
Adjusted ROE (non-GAAP)	11.16%	10.85%	10.64%	11.76%	9.04%
Average equity	\$ 599,317	\$ 582,181	\$ 528,288	\$ 471,107	\$ 398,055
Less: goodwill, core deposit intangible, net of taxes	(37,556)	(37,844)	(39,189)	(41,086)	(25,663)
Average tangible book value	\$ 561,761	\$ 544,337	\$ 489,099	\$ 430,021	\$ 372,392
Adjusted ROATCE	11.74%	11.59%	11.49%	12.88%	9.66%

Appendix – Non-GAAP Reconciliation

(Continued)

Set forth is a reconciliation to GAAP of our quarterly efficiency ratio:

	3 Months ended					
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
<i>(Dollars in thousands)</i>						
Noninterest expense	\$ 32,975	\$ 31,694	\$ 31,266	\$ 31,255	\$ 30,961	\$ 34,009
Less: contract renewal consulting fee	-	-	-	-	-	(2,965)
Noninterest expense - adjusted	\$ 32,975	\$ 31,694	\$ 31,266	\$ 31,255	\$ 30,961	\$ 31,044
Net interest income	\$ 44,305	\$ 44,213	\$ 45,389	\$ 44,229	\$ 42,907	\$ 43,205
Plus: tax-equivalent adjustment	435	448	440	431	418	389
Plus: noninterest income	10,031	9,396	8,751	10,157	8,027	8,243
Less: gain on death benefit proceeds from BOLI policies	-	(92)	-	-	-	-
Less: gain on sale of branches	-	-	-	(1,448)	-	-
Less: (gain) loss on sale of premises and equipment	(377)	(65)	-	(28)	-	-
Net interest income plus noninterest income - adjusted	\$ 54,394	\$ 53,900	\$ 54,580	\$ 53,341	\$ 51,352	\$ 51,837
Efficiency ratio	60.69%	59.12%	57.75%	57.47%	60.79%	66.10%
Efficiency ratio - adjusted	60.62%	58.80%	57.28%	58.59%	60.29%	59.89%

Set forth is a reconciliation to GAAP of our quarterly return on assets:

	3 Months ended					
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
<i>(Dollars in thousands)</i>						
Contract renewal consulting fee	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,965
Gain on death benefit proceeds from BOLI policies	-	(92)	-	-	-	-
Gain on sale of branches	-	-	-	(1,448)	-	-
(Gain) loss on sale of premises and equipment	(377)	(65)	-	(28)	-	-
Total adjustments	\$ (377)	\$ (157)	\$ -	\$ (1,476)	\$ -	\$ 2,965
Less: tax effect	87	37	-	347	-	(697)
Total adjustments, net of tax	(290)	(120)	-	(1,129)	-	2,268
Net income (GAAP)	16,772	16,124	16,491	17,210	14,539	14,208
Adjusted net income (non-GAAP)	\$ 16,482	\$ 16,004	\$ 16,491	\$ 16,081	\$ 14,539	\$ 16,476
Average assets	\$ 4,384,501	\$ 4,435,963	\$ 4,431,153	\$ 4,366,891	\$ 4,427,045	\$ 4,461,612
Average equity	\$ 599,317	\$ 601,668	\$ 589,632	\$ 576,574	\$ 560,312	\$ 547,711
ROA (GAAP)	1.55%	1.44%	1.48%	1.58%	1.33%	1.27%
Non-GAAP adjustment	-0.03%	-0.01%	0.00%	-0.10%	0.00%	0.20%
Adjusted ROA (non-GAAP)	1.52%	1.43%	1.48%	1.48%	1.33%	1.47%
ROE (GAAP)	11.35%	10.63%	11.10%	11.97%	10.52%	10.32%
Non-GAAP adjustment	-0.19%	-0.08%	0.00%	-0.78%	0.00%	1.66%
Adjusted ROE (non-GAAP)	11.16%	10.55%	11.10%	11.19%	10.52%	11.98%

33 Culture Fundamentals



1. DO THE RIGHT THING, ALWAYS
2. LOOK AHEAD AND ANTICIPATE
3. BE POSITIVE
4. THINK TEAM
5. LISTEN GENEROUSLY
6. SPEAK STRAIGHT
7. EMBRACE DIVERSE PERSPECTIVES
8. FIND A WAY
9. PRACTICE BLAMELESS PROBLEM-SOLVING
10. BE OBJECTIVE
11. PAY ATTENTION TO THE DETAILS
12. INVEST IN RELATIONSHIPS
13. DEBATE, THEN ALIGN
14. GO THE EXTRA MILE
15. TAKE INTELLIGENT RISKS
16. PRACTICE KINDNESS
17. THINK AND ACT LIKE AN OWNER
18. GET CLEAR ON EXPECTATIONS
19. HONOR COMMITMENTS
20. SHOW MEANINGFUL APPRECIATION
21. ASSUME POSITIVE INTENT
22. "BRING IT" EVERY DAY
23. BE RELENTLESS ABOUT IMPROVEMENT
24. BE A FANATIC ABOUT RESPONSE TIME
25. WORK ON YOURSELF
26. COLLABORATE
27. MAKE QUALITY PERSONAL
28. BE READY FOR WHAT'S NEXT
29. DELIVER AN EFFORTLESS EXPERIENCE
30. CREATE A GREAT IMPRESSION
31. OWN YOUR WORK-LIFE BALANCE
32. FOCUSED EXECUTION
33. KEEP THINGS FUN

"How we engage our customers, how we treat each other, and how we manage the Bank."

Hunter Westbrook

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