NEWS RELEASE

FORESIGHT FINANCIAL GROUP, INC.
809 Cannell Puri Court
Winnebago, IL 61088

FOR IMMEDIATE RELEASE: July 15, 2026

FOR INFORMATION CONTACT:

Peter Morrison
Chief Executive Officer
(815) 847-7500

Todd James
Chief Financial Officer
(815) 847-7500

FORESIGHT REPORTS 2026 SECOND QUARTER AND FIRST HALF RESULTS

Foresight Financial Group, Inc. (OTCQX: FGFH) reported net income of $4.38 million for the quarter ended June 30, 2026, a 47% increase compared to $2.99 million reported for the second quarter of 2025 and a 13% increase compared to $3.89 million reported for the first quarter of 2026. Diluted earnings per share were $1.20 for the quarter compared to $0.82 for the second quarter of 2025 and $1.07 for the first quarter of 2026. The second quarter results produced a return on average assets and return on average equity of 1.04% and 10.07%.

Net income for the first six months of 2026 was $8.27 million, up 122% from $3.72 million for the same period in 2025. Diluted earnings per share for the first half were $2.27, compared with $1.03 in the prior year period. The first half 2026 results produced a return on average assets and return on average equity of 1.00% and 9.60%, respectively.

The earnings growth for the first half of 2026 compared to the prior year period was driven by margin expansion, lower credit costs and reduced non-interest expense, which was partially offset by a decrease in non-interest income. The decrease in non-interest income was due to $1.2 million of non-recurring revenue in the prior year period related to a debit card branding agreement. The reduction in non-interest expenses was also related to non-recurring items in the prior year period, including a $1.96 million impairment charge on a nonmarketable equity investment and $1.88 million of expenses directly related to the charter consolidation initiative.

"We are pleased with the continued momentum recognized during the second quarter," said Peter Morrison, Chief Executive Officer. "The strategic initiatives completed during the past year are producing measurable results, including stronger profitability, improved operating efficiency and increased shareholder value."

Net interest income increased to $14.92 million for the quarter ended June 30, 2026, compared to $12.95 million for the second quarter of 2025 and $14.34 million for the first quarter of 2026. The tax-equivalent net interest margin for the second quarter of 2026 expanded to 3.69%, compared to 3.33% in the prior-year quarter and 3.65% in the linked quarter.

For the first six months of 2026, net interest income increased $4.05 million, or 16.1%, to $29.26 million compared to $25.21 million for the first six months of 2025. The taxable equivalent net interest margin expanded to 3.67%, compared to 3.29% in the prior year period.

The growth in net interest income and improvement of the net interest margin for both the second quarter and first half of 2026 was driven primarily by strong deposit growth and a lower cost of deposits compared to the prior year periods. The rate on average interest-bearing deposits decreased by thirty-eight basis points to 2.17% for the first half of 2026 as compared to 2.55% for the first half of 2025. Average total deposits increased by $63.9 million, or 4.6%, to $1.449 billion for the first half of 2026 compared to $1.385 billion in the prior year period. The tax-equivalent yield on average total earning assets increased by ten basis points to 5.35% for the first half of 2026 as compared to the prior year period. Average total loans for the first half increased by $13.9 million to $1.124 billion as compared to $1.110 billion in the first half of the prior year, with the additional liquidity generated by the deposit growth being deployed in investment securities. Average total investment securities for the first half of 2026 increased by $48.6 million as compared to the prior year period, with the yield on investment securities increasing by forty-four basis points.

The provision for credit losses totaled $524 thousand during the second quarter of 2026, compared to $238 thousand in the second quarter of 2025 and $561 thousand in the first quarter of 2026. For the six months ended June 30, 2026 the provision for loan losses totaled $1.08 million, a $451 thousand, or 29%, decrease as compared to the first six months of the prior year.

Asset quality remained solid, with nonperforming assets totaling $16.9 million, or 0.98% of total assets, as of June 30, 2026 as compared to $28.29 million, or 1.76% of total assets, on June 30, 2025, and $16.08 million, 0.91% of total assets as of March 31, 2026.

Noninterest income totaled $2.33 million for the quarter, a $674 thousand decrease compared to $3.00 million in the second quarter of 2025. The decline was due to $1.20 million of non-recurring revenue received in the second quarter of the prior year related to a debit card branding agreement, which was partially offset by a $231 thousand increase in net loan servicing fees due to changes in the fair value of the mortgage servicing asset. In addition, card interchange fees increased by $114 thousand in the quarter compared to the second quarter of 2025, reflecting revenue from the recently implemented proprietary corporate card program.

Non-interest income totaled $4.21 million for the first six months of 2026, compared to $4.95 million for the first six months of 2025, primarily due to $1.2 million of non-recurring revenue recognized in the prior period and a $102 thousand decrease in net loan servicing fees due to valuation fluctuations of the mortgage servicing asset. These decreases were partially offset by a $141 thousand increase in deposit service fees and a $172 thousand increase in card interchange revenue, reflecting the Company's initiatives to grow core non-interest revenue.

Noninterest expense totaled $10.86 million for the quarter ended June 30, 2026, decreasing by $1.09 million compared to $11.95 million for the second quarter of 2025. The decrease was due to $1.56 million in non-recurring expenses realized in the second quarter of 2025 related to the charter consolidation initiative. This decrease was partially offset by a $304 thousand, or 4.7% increase in salaries and benefits.

Non-interest expense for the first half of 2026 declined by $2.75 million, or 11.4%, to $21.38 million compared to $24.13 million in the first six months of the prior year, reflecting the absence of non-recurring expenses incurred in the prior period, including $1.88 million related to the charter consolidation initiative and a $1.96 impairment charge on a nonmarketable equity investment. These decreases were partially offset by a $689 thousand, or 5.5% increase in salaries and employee benefits.

The Company's efficiency ratio for the second quarter improved to 62.3%, compared to 73.6% in the prior-year quarter and 64.1% in the linked quarter. The efficiency ratio for the six months ended June 30, 2026 improved to 63.2% compared to 78.6% for the first half of the prior year.

The closing price for the Company's common stock was $48.04 on June 30, 2026, a 54% increase over the closing price of $31.13 on June 30, 2025. Tangible book value per share increased to $48.48 as of June 30, 2026, compared to $44.37 on June 30, 2025 and $47.95 on March 31, 2026. Excluding accumulated other comprehensive income, tangible book value per share increased to $54.91 as of June 30, 2026 compared to $52.43 on June 30, 2025 and $53.98 on March 31, 2026.

About Foresight Financial Group, Inc.

Foresight Financial Group, Inc. is the largest bank holding company headquartered in Winnebago County, Illinois and is the parent company of Foresight Bank, which has offices in the Illinois counties of Winnebago, Stephenson and Kankakee. Foresight Bank was formed through the legal consolidation of six long-standing community bank subsidiaries of Foresight Financial Group, including German American State Bank, State Bank of Davis, Northwest Bank of Rockford, State Bank (Freeport), Lena State Bank, and State Bank of Herscher. Foresight's common stock is traded on the "OTCQX" market under the trading symbol FGFH.

Forward-Looking Statements

When used in this communication, the words "believes," "expects," "likely", "would", and similar expressions are intended to identify forward-looking statements. The Company's actual results may differ materially from those described in the forward-looking statements. Factors which could cause such a variance to occur include, but are not limited to: heightened competition; adverse state and federal regulation; failure to obtain new or retain existing customers; ability *to attract and retain key executives and personnel; changes in interest rates; unanticipated changes in industry trends; unanticipated changes in credit quality and risk factors, including general economic conditions particularly in the Company's markets; potential deterioration in real estate values, success in gaining regulatory approvals when required; changes in the Federal Reserve Board monetary policies; unexpected outcomes of new and existing litigation in which the Company, or its subsidiaries, officers, directors or employees is named defendants; technological changes; changes in accounting principles generally accepted in the United States; changes in assumptions or conditions affecting the application of "critical accounting policies"; inability to recover previously recorded losses as anticipated, and the inability of third party vendors to perform critical services for the Company or its customers. The inclusion of forward-looking information should not be construed as a representation by the Company or any person that future events or plans contemplated by the Company will be achieved. The Company undertakes no obligation to publicly update or revise any forward-looking statements whether as a result of new information or otherwise.*

Consolidated Balance Sheets
(Unaudited)

	June 30, 2026	December 31, 2025
Assets	(in thousands, except per share data)	
Cash and due from banks	$ 18,419	$ 15,844
Interest-bearing deposits in banks	46,830	11,254
Federal funds sold	1,288	775
Total cash and cash equivalents	66,537	27,873
Debt Securities:		
Available-for-sale (AFS)	459,322	428,688
Held-to-maturity (HTM)	2,378	2,378
Marketable equity securities and other investments	4,436	4,427
Loans held for sale	441	1,549
Loans, net of allowance for credit losses	1,103,191	1,127,617
Premises and equipment, net	17,604	17,855
Bank owned life insurance	25,323	24,979
Other assets	33,265	33,281
Total assets	$ 1,712,497	$ 1,668,647
Liabilities and Stockholders' Equity		
Deposits		
Noninterest-bearing	$ 233,195	$ 219,275
Interest-bearing	1,251,414	1,209,276
Total deposits	1,484,609	1,428,551
Federal funds purchased	-	-
Securities sold under agreements to repurchase	-	-
Federal Home Loan Bank (FHLB) and other borrowings	33,477	53,429
Accrued interest payable and other liabilities	19,064	16,405
Total liabilities	1,537,150	1,498,385
Preferred stock	-	
Common stock	1,065	1,063
Additional paid-in capital	16,937	16,720
Retained earnings	196,620	189,941
Treasury stock, at cost	(16,013)	(16,013)
Accumulated other comprehensive loss	(23,262)	(21,449)
Total stockholders' equity	175,347	170,262
Total liabilities and stockholders' equity	$ 1,712,497	$ 1,668,647

Consolidated Statements of Income
(Unaudited)

	Six Months Ended June 30,	
	2026	**2025**
	(in thousands, except per share data)	
Interest and dividend income:		
Interest and fees on loans	$ 35,553	$ 34,657
Interest on investment securities	6,737	4,985
Interest on fed funds sold and other deposits	499	817
Total interest income	42,789	40,459
Interest expense:		
Deposits	12,992	14,464
Federal funds purchased	1	2
FHLB and other borrowings	536	780
Total interest expense	13,529	15,246
Net interest income	29,260	25,213
Provision for credit losses	1,085	1,536
Net interest and dividend income, after provision for credit losses	28,175	23,677
Noninterest income:		
Customer service fees	1,034	893
Net securities gains (losses)	(44)	-
Gain on sale of loans, net	229	163
Loan servicing fees, net	433	535
Bank owned life insurance	344	334
Card interchange fees	1,222	1,050
Other	992	1,971
Total noninterest income	4,210	4,946
Noninterest expenses:		
Salaries and employee benefits	13,299	12,610
Occupancy expense of premises, net	1,560	1,407
Outside services	775	1,088
Data processing	2,755	2,614
Other	2,990	6,410
Total noninterest expenses	21,379	24,129
Income before income taxes	11,006	4,494
Income tax expense	2,739	772
Net income	$ 8,267	$ 3,722
Earnings per common share:		
Basic	$ 2.29	$ 1.03
Diluted	$ 2.27	$ 1.03

Consolidated Statements of Income
(Unaudited)

	For the Quarter Ended				
	June 30, 2026	**March 31, 2026**	**December 31, 2025**	**September 30, 2025**	**June 30, 2025**
Interest and dividend income:	(in thousands, except per share data)				
Interest and fees on loans	$ 17,885	$ 17,668	$ 18,343	$ 17,893	$ 17,739
Interest on investment securities	3,504	3,233	2,983	2,447	2,394
Interest on fed funds sold and other deposits	331	168	417	150	285
Total interest income	21,720	21,069	21,743	20,490	20,418
Interest expense:					
Deposits	6,550	6,442	7,158	6,930	7,099
Federal funds purchased	-	1	-	4	-
FHLB and other borrowings	248	288	282	398	370
Total interest expense	6,798	6,731	7,440	7,332	7,469
Net interest income	14,922	14,338	14,303	13,158	12,949
Provision for credit losses	524	561	772	372	238
Net interest income after provision for loan losses	14,398	13,777	13,531	12,786	12,711
Noninterest income:					
Customer service fees	537	497	445	424	551
Net securities gains (losses)	-	(44)	-	-	-
Gain on sale of loans, net	100	129	81	79	26
Loan servicing fees, net	457	(24)	108	106	226
Bank owned life insurance	179	165	167	166	177
Card interchange fees	669	553	581	605	555
Other	387	605	389	404	1,468
Total noninterest income	2,329	1,881	1,771	1,784	3,003
Noninterest expenses:					
Salaries and employee benefits	6,712	6,587	6,613	6,808	6,408
Occupancy expense of premises, net	809	751	795	775	772
Outside services	424	351	409	615	422
Data processing	1,438	1,317	1,330	1,407	1,403
Other	1,480	1,510	2,722	2,751	2,943
Total noninterest expenses	10,863	10,516	11,869	12,356	11,948
Income before income taxes	5,864	5,142	3,433	2,214	3,766
Income tax expense	1,486	1,253	889	612	779
Net income	$ 4,378	$ 3,889	$ 2,544	$ 1,602	$ 2,987
Earnings per common share:					
Basic	$ 1.21	$ 1.08	$ 0.71	$ 0.44	$ 0.83
Diluted	$ 1.20	$ 1.07	$ 0.70	$ 0.44	$ 0.82

(Unaudited)	As of				
	June 30 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Assets			(in thousands)		
Cash and due from banks	$ 18,419	$ 18,696	$ 15,844	$ 19,601	$ 28,002
Interest-bearing deposits in banks	46,830	118,000	11,254	26,994	13,025
Federal funds sold	1,288	3,900	775	1,989	3,046
Total cash and cash equivalents	66,537	140,596	27,873	48,584	44,073
Debt securities:					
Debt securities available-for-sale (AFS)	459,322	426,198	428,688	369,287	361,146
Debt securities held-to-maturity (HTM)	2,378	2,378	2,378	2,741	3,263
Marketable equity securities and other investments	4,436	4,420	4,427	5,545	5,446
Loans held for sale	441	352	1,549	-	480
Loans, net of allowance for credit losses	1,103,191	1,113,139	1,127,617	1,123,376	1,116,498
Premises and equipment, net	17,604	17,622	17,855	18,054	16,889
Bank owned life insurance	25,323	25,144	24,979	24,812	24,646
Other assets	33,265	32,840	33,281	36,373	38,573
Total assets	$ 1,712,497	$ 1,762,689	$ 1,668,647	$ 1,628,772	$ 1,611,014
Liabilities and Stockholders' Equity					
Liabilities:					
Deposits:					
Noninterest-bearing	$ 233,195	$ 226,404	$ 219,275	$ 241,473	$ 247,002
Interest-bearing	1,251,414	1,312,249	1,209,276	1,140,725	1,136,961
Total deposits	1,484,609	1,538,653	1,428,551	1,382,198	1,383,963
Federal funds purchased	-	-	-	-	-
Securities sold under agreements to repurchase	-	-	-	26,354	12,466
Federal Home Loan Bank (FHLB) and other borrowings	33,477	36,668	53,429	37,662	39,889
Accrued interest payable and other liabilities	19,064	14,302	16,405	15,666	14,737
Total liabilities	1,537,150	1,589,623	1,498,385	1,461,880	1,451,055
Stockholders' equity:					
Preferred stock	-	-		-	-
Common stock	1,065	1,063	1,063	1,063	1,062
Additional paid-in capital	16,937	16,734	16,720	16,716	16,704
Retained earnings	196,620	193,037	189,941	188,119	187,237
Treasury stock, at cost	(16,013)	(16,013)	(16,013)	(16,013)	(16,013)
Accumulated other comprehensive loss	(23,262)	(21,755)	(21,449)	(22,992)	(29,031)
Total stockholders' equity	175,347	173,066	170,262	166,892	159,959
Total liabilities and stockholders' equity	$ 1,712,497	$ 1,762,689	$ 1,668,647	$ 1,628,772	$ 1,611,014

SELECTED FINANCIAL DATA (Unaudited)

The following table outlines selected financial data as of and for the:

(in thousands, except per share amounts and ratios)

	Three Months Ended					Six Months Ended	
	Jun 30, 2026	**Mar 31, 2026**	**Dec 31, 2025**	**Sep 30, 2025**	**Jun 30, 2025**	**Jun 30, 2026**	**Jun 30, 2025**
PER COMMON SHARE							
Basic earnings	$ 1.21	$ 1.08	$ 0.71	$ 0.44	$ 0.83	$ 2.29	$ 0.20
Diluted earnings	1.20	1.07	0.70	0.44	0.82	2.27	0.20
Dividends	0.22	0.22	0.20	0.20	0.20	0.44	0.20
Book value	48.52	47.99	47.21	46.28	44.41	48.52	44.41
Tangible book value	48.48	47.95	47.18	46.24	44.37	48.48	44.37
Tangible book value, excluding AOCI	54.91	53.98	53.12	52.62	52.43	54.91	52.43
End of period shares outstanding	3,614,260	3,606,428	3,606,123	3,606,123	3,606,087	3,614,260	3,606,087
Average number of shares outstanding	3,614,153	3,606,425	3,606,119	3,606,119	3,606,137	3,610,310	3,602,112
Market price	48.04	45.99	41.78	32.48	31.13	48.04	31.13
PERFORMANCE RATIOS							
Return on average assets	1.04%	0.95%	0.60%	0.40%	0.75%	1.00%	0.47%
Return on average equity	10.07%	9.13%	5.96%	3.90%	7.60%	9.60%	4.80%
Net interest margin, tax equivalent	3.69%	3.65%	3.52%	3.41%	3.33%	3.67%	3.29%
Efficiency ratio, tax equivalent	62.29%	64.12%	73.32%	81.23%	73.61%	63.2%	78.57%
Loan to deposit ratio	75.21%	73.11%	79.91%	82.26%	81.66%	75.21%	81.66%
ASSET QUALITY DATA							
Nonaccrual loans	16,589	14,409	14,937	25,452	25,939	16,589	25,939
Accruing loans 90+ days past due	249	1,662	373	1,967	688	249	688
Total non-performing loans	16,838	16,071	15,310	27,419	26,627	16,838	26,627
Foreclosed assets	25	7	-	56	703	25	703
Impaired other investments	-	-	-	961	961	-	961
Total non-performing assets	16,863	16,078	15,310	28,436	28,291	16,863	28,291
Total loans held for investment	1,116,178	1,126,264	1,140,600	1,137,006	1,129,719	1,116,178	1,129,719
Allowance for credit losses	12,987	13,125	12,983	13,630	13,626	12,987	13,626
Loans, net of ACL	1,103,191	1,113,139	1,127,617	1,123,376	1,116,498	1,103,191	1,116,498
Nonperforming assets to total assets	0.98%	0.91%	0.92%	1.75%	1.76%	0.98%	1.76%
Nonperforming loans to total loans	1.51%	1.43%	1.34%	2.41%	2.36%	1.51%	2.36%
Allowance to total loans	1.16%	1.17%	1.14%	1.20%	1.21%	1.16%	1.21%
Allowance to nonperforming loans	77.13%	81.67%	84.80%	49.71%	51.17%	77.13%	51.17%
ALLOWANCE FOR CREDIT LOSSES ACTIVITY							
Beginning of period balance	13,125	12,983	13,630	13,626	16,092	12,983	14,694
Provision for loan losses	524	561	772	372	238	1,085	1,536
Provision for unfunded commitments	(412)	(120)	(14)	(5)	224	(532)	334
Charge-offs	(285)	(342)	(1,594)	(373)	(2,958)	(627)	(3,032)
Recoveries	35	43	189	10	30	78	94
Ending of period balance	12,987	13,125	12,983	13,630	13,626	12,987	13,626

Analysis of Average Balances and Tax Equivalent Interest Rates

(dollars in thousands)

	For the Quarters Ended(Dollars in thousands-unaudited)								
	June 30, 2026			March 31, 2026			June 30, 2025		
	Average Balance	Interest (1)	Average Rate (1)	Average Balance	Interest (1)	Average Rate (1)	Average Balance	Interest (1)	Average Rate (1)
Interest Earning Assets:									
Interest bearing deposits and other	$ 32,009	$ 331	4.15%	$ 15,680	$ 167	4.33%	$ 12,712	$ 223	7.05%
Investment securities	481,728	3,602	3.00%	463,514	3,332	2.92%	441,109	2,581	2.35%
Loans	1,119,935	17,901	6.41%	1,127,837	17,683	6.36%	1,120,619	17,738	6.35%
Total Earning Assets	**$ 1,633,672**	**$ 21,835**	5.36%	**$ 1,607,031**	**$ 21,182**	5.35%	**$ 1,574,440**	**$ 20,542**	5.23%
Allowance for credit losses	(13,328)			(13,128)			(16,112)		
Cash and due from banks	20,646			21,048			28,640		
Other assets	43,945			47,172			14,452		
Total Assets	$ 1,684,935			$ 1,662,123			$ 1,601,420		
Interest Bearing Liabilities:									
Interest bearing checking accounts	$ 213,820	$ 588	1.10%	$ 204,135	$ 528	1.05%	$ 249,836	$ 1,055	1.69%
Savings and money market deposits	536,490	2,369	1.77%	515,375	2,216	1.74%	406,685	1,728	1.70%
Time deposits	472,878	3,593	3.05%	477,354	3,699	3.14%	473,023	4,331	3.67%
Total interest bearing deposits	1,223,188	6,550	2.15%	1,196,864	6,442	2.18%	1,129,544	7,114	2.53%
Borrowings	34,649	247	2.86%	38,918	289	3.01%	57,816	370	2.57%
Total Interest Bearing Liabilities	**$ 1,257,837**	**$ 6,797**	2.17%	**$ 1,235,782**	**$ 6,731**	2.21%	**$ 1,187,360**	**$ 7,484**	2.53%
Interest Rate Spread			**3.19%**			**3.14%**			**2.71%**
Noninterest bearing checking accounts	239,120			237,825			242,185		
Other liabilities	13,554			15,652			14,152		
Total liabilities	1,510,511			1,489,259			1,443,697		
Total stockholders' equity	174,424			172,864			157,723		
Total Liabilities and Stockholders' Equity	$ 1,684,935			$ 1,662,123			$ 1,601,420		
Net Interest Income/Margin		**$ 15,037**	**3.69%**		**$ 14,451**	**3.65%**		**$ 13,059**	**3.33%**

(1) Management discloses certain non-GAAP financial measures to evaluate and measure the Company's performance, including a presentation of net interest income with a net interest margin on a tax-equivalent(TE) basis. Net interest margin is calculated by dividing net interest income on a TE basis by average earning assets for the period. Nonaccrual loans are included in the above-stated average balances.

Analysis of Average Balances and Tax Equivalent Interest Rates

(dollars in thousands)

	For Six Months Ended(Dollars in thousands-unaudited)					
	June 30, 2026			June 30, 2025		
	Average Balance	Interest (1)	Average Rate (1)	Average Balance	Interest (1)	Average Rate (1)
Interest Earning Assets:						
Interest bearing deposits and other	$ 23,890	$ 499	4.21%	$ 36,208	$ 817	4.55%
Investment securities	472,671	6,934	2.96%	424,064	5,303	2.52%
Loans	1,123,864	35,583	6.38%	1,109,984	34,722	6.31%
Total Earning Assets	**$ 1,620,425**	**$ 43,016**	5.35%	**$ 1,570,256**	**$ 40,842**	5.25%
Allowance for credit losses	(13,229)			(15,556)		
Cash and due from banks	20,846			23,487		
Other assets	45,550			35,995		
Total Assets	$ 1,673,592			$ 1,614,182		
Interest Bearing Liabilities:						
Interest bearing checking accounts	$ 209,004	$ 1,116	1.08%	$ 246,411	$ 2,021	1.65%
Savings and money market deposits	525,991	4,584	1.76%	405,453	3,322	1.65%
Time deposits	475,103	7,292	3.10%	490,289	9,121	3.75%
Total interest bearing deposits	1,210,098	12,992	2.17%	1,142,153	14,464	2.55%
Borrowings	36,772	536	2.94%	58,704	781	2.68%
Total Interest Bearing Liabilities	**$ 1,246,870**	**$ 13,528**	2.19%	**$ 1,200,857**	**$ 15,246**	2.56%
Interest Rate Spread			**3.17%**			**2.68%**
Noninterest bearing checking accounts	238,476			242,529		
Other liabilities	14,598			14,582		
Total liabilities	1,499,944			1,457,968		
Total stockholders' equity	173,648			156,213		
Total Liabilities and Stockholders' Equity	$ 1,673,592			$ 1,614,181		
Net Interest Income/Margin		**$ 29,488**	**3.67%**		**$ 25,597**	**3.29%**

(1) Management discloses certain non-GAAP financial measures to evaluate and measure the Company's performance, including a presentation of net interest income with a net interest margin on a tax-equivalent(TE) basis. Net interest margin is calculated by dividing net interest income on a TE basis by average earning assets for the period. Nonaccrual loans are included in the above-stated average balances.