

Financial Highlights for Reg F Compliance



	1st Quarter 2023	2nd Quarter 2023	3rd Quarter 2023	4th Quarter 2023
Capital Ratios				
Common Equity Tier 1 Capital (%)	10.9424%	10.8181%	10.9849%	11.4042%
Tier 1 Risk Based Capital (%)	11.3693%	11.2337%	11.3979%	11.8216%
Total Risk Based Capital (%)	12.6678%	12.5354%	12.7129%	13.1700%
Leverage Ratio (%)	10.0523%	9.7721%	9.8420%	10.1958%
Profitability				
Net Income (in thousands) YTD	\$284,951	\$473,522	\$637,775	\$851,428
Return on Average Assets YTD	1.45%	1.17%	1.03%	1.03%
Return on Average Equity YTD	13.92%	11.35%	10.10%	10.06%
Net Interest Margin YTD	3.89%	3.63%	3.47%	3.43%
Asset Quality (Excludes Loans Held for Sale)				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.74%	.68%	.67%	.79%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	.87%	.82%	.79%	.92%
Nonperforming Assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.75%	.69%	.67%	.79%
Loan Loss Reserve/Total Loans	1.24%	1.20%	1.23%	1.26%
Reserve Coverage of Nonperforming Loans	1.64x	1.77x	1.85x	1.60x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.11%	.16%	.61%	.28%
Average Balance Sheet				
Total Assets (in millions) ¹	\$79,784	\$83,220	\$84,293	\$83,538
Total Loans (in millions) ¹	\$58,681	\$60,663	\$62,223	\$61,751
Earning Assets (in millions)	\$73,427	\$76,681	\$77,841	\$77,208
Deposits (in millions) ¹	\$63,574	\$62,765	\$67,580	\$67,739
Shareholders' Equity (in millions)	\$8,305	\$8,517	\$8,506	\$8,536
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	\$154	\$0	\$0	\$0

Credit Rating	Fitch
Long-term Issuer	BBB

¹ Quarter-to-date average balances.
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