

# Financial Highlights for Reg F Compliance



	2nd Quarter 2023	3rd Quarter 2023	4th Quarter 2023	1st Quarter 2024
<b>Capital Ratios</b>				
Common Equity Tier 1 Capital (%)	10.8181%	10.9849%	11.4042%	11.2782%
Tier 1 Risk Based Capital (%)	11.2337%	11.3979%	11.8216%	11.6965%
Total Risk Based Capital (%)	12.5354%	12.7129%	13.1700%	13.1130%
Leverage Ratio (%)	9.7721%	9.8420%	10.1958%	10.2622%
<b>Profitability</b>				
Net Income (in thousands) YTD	\$473,522	\$637,775	\$851,428	\$225,167
Return on Average Assets YTD	1.17%	1.03%	1.03%	1.10%
Return on Average Equity YTD	11.35%	10.10%	10.06%	10.28%
Net Interest Margin YTD	3.63%	3.47%	3.43%	3.38%
<b>Asset Quality (Excludes Loans Held for Sale)</b>				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.68%	.67%	.79%	.83%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	.82%	.79%	.92%	1.03%
Nonperforming Assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.69%	.67%	.79%	.84%
Loan Loss Reserve/Total Loans	1.20%	1.23%	1.26%	1.27%
Reserve Coverage of Nonperforming Loans	1.77x	1.85x	1.60x	1.53x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.16%	.61%	.28%	.27%
<b>Average Balance Sheet</b>				
Total Assets (in millions) <sup>1</sup>	\$83,220	\$84,293	\$83,538	\$82,099
Total Loans (in millions) <sup>1</sup>	\$60,663	\$62,223	\$61,751	\$61,614
Earning Assets (in millions)	\$76,681	\$77,841	\$77,208	\$76,139
Deposits (in millions) <sup>1</sup>	\$62,765	\$67,580	\$67,739	\$66,329
Shareholders' Equity (in millions)	\$8,517	\$8,506	\$8,536	\$8,812
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	\$0	\$0	\$0	\$0

Credit Rating	Fitch
Long-term Issuer	BBB

<sup>1</sup> Quarter-to-date average balances.  
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