

Financial Highlights for Reg F Compliance



	1st Quarter 2024	2nd Quarter 2024	3rd Quarter 2024	4th Quarter 2024
Capital Ratios				
Common Equity Tier 1 Capital (%)	11.2782%	11.3149%	11.2300%	11.1247%
Tier 1 Risk Based Capital (%)	11.6965%	11.7293%	11.6468%	11.5434%
Total Risk Based Capital (%)	13.1130%	13.1627%	13.1037%	13.0020%
Leverage Ratio (%)	10.2622%	10.3145%	10.1324%	10.0612%
Profitability				
Net Income (in thousands) YTD	\$225,167	\$451,087	\$697,267	\$890,736
Return on Average Assets YTD	1.10%	1.10%	1.13%	1.08%
Return on Average Equity YTD	10.28%	10.35%	10.58%	10.10%
Net Interest Margin YTD	3.38%	3.38%	3.35%	3.35%
Asset Quality (Excludes Loans Held for Sale)				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.83%	.92%	.95%	1.00%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	1.03%	1.07%	1.07%	1.14%
Nonperforming Assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.84%	.93%	.96%	1.00%
Loan Loss Reserve/Total Loans	1.27%	1.31%	1.32%	1.30%
Reserve Coverage of Nonperforming Loans	1.53x	1.42x	1.38x	1.31x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.27%	.22%	.15%	.08%
Average Balance Sheet				
Total Assets (in millions) ¹	\$82,099	\$82,723	\$83,143	\$82,667
Total Loans (in millions) ¹	\$61,614	\$62,499	\$62,911	\$62,908
Earning Assets (in millions)	\$76,139	\$76,760	\$77,379	\$76,914
Deposits (in millions) ¹	\$66,329	\$65,736	\$67,008	\$66,947
Shareholders' Equity (in millions)	\$8,812	\$8,723	\$8,870	\$8,866
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	\$0	\$0	\$0	\$0

Credit Rating	Moody's	Fitch
Long-term Issuer	Baa3	BBB+

¹ Quarter-to-date average balances.
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