

Financial Highlights for Reg F Compliance



	3rd Quarter 2023	4th Quarter 2023	1st Quarter 2024	2nd Quarter 2024
Capital Ratios				
Common Equity Tier 1 Capital (%)	10.9849%	11.4042%	11.2782%	11.3149%
Tier 1 Risk Based Capital (%)	11.3979%	11.8216%	11.6965%	11.7293%
Total Risk Based Capital (%)	12.7129%	13.1700%	13.1130%	13.1627%
Leverage Ratio (%)	9.8420%	10.1958%	10.2622%	10.3145%
Profitability				
Net Income (in thousands) YTD	\$637,775	\$851,428	\$225,167	\$451,087
Return on Average Assets YTD	1.03%	1.03%	1.10%	1.10%
Return on Average Equity YTD	10.10%	10.06%	10.28%	10.35%
Net Interest Margin YTD	3.47%	3.43%	3.38%	3.38%
Asset Quality (Excludes Loans Held for Sale)				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.67%	.79%	.83%	.92%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	.79%	.92%	1.03%	1.07%
Nonperforming Assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.67%	.79%	.84%	.93%
Loan Loss Reserve/Total Loans	1.23%	1.26%	1.27%	1.31%
Reserve Coverage of Nonperforming Loans	1.85x	1.60x	1.53x	1.42x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.61%	.28%	.27%	.22%
Average Balance Sheet				
Total Assets (in millions) ¹	\$84,293	\$83,538	\$82,099	\$82,723
Total Loans (in millions) ¹	\$62,223	\$61,751	\$61,614	\$62,499
Earning Assets (in millions)	\$77,841	\$77,208	\$76,139	\$76,760
Deposits (in millions) ¹	\$67,580	\$67,739	\$66,329	\$65,736
Shareholders' Equity (in millions)	\$8,506	\$8,536	\$8,812	\$ 8,723
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	\$0	\$0	\$0	\$0

Credit Rating	Fitch
Long-term Issuer	BBB

¹ Quarter-to-date average balances.
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