

Financial Highlights for Reg F Compliance



	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023	2nd Quarter 2023
Capital Ratios				
Common Equity Tier 1 Capital (%)	10.5515%	10.7744%	10.9424%	10.8181%
Tier 1 Risk Based Capital (%)	10.9846%	11.2034%	11.3693%	11.2337%
Total Risk Based Capital (%)	12.1786%	12.4141%	12.6678%	12.5354%
Leverage Ratio (%)	9.1887%	9.7561%	10.0523%	9.7721%
Profitability				
Net Income (in thousands) YTD	\$702,045	\$1,008,390	\$284,951	\$473,522
Return on Average Assets YTD	1.09%	1.19%	1.45%	1.17%
Return on Average Equity YTD	11.25%	12.20%	13.92%	11.35%
Net Interest Margin YTD	2.87%	3.11%	3.89%	3.63%
Asset Quality (Excludes Loans Held for Sale)				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.55%	.60%	.74%	.68%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	.74%	.78%	.87%	.82%
Nonperforming Assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.56%	.61%	.75%	.69%
Loan Loss Reserve/Total Loans	1.16%	1.18%	1.24%	1.20%
Reserve Coverage of Nonperforming Loans	2.10x	1.96x	1.64x	1.77x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.08%	.11%	.11%	.16%
Average Balance Sheet				
Total Assets (in millions) ¹	\$83,084	\$80,587	\$79,784	\$83,220
Total Loans (in millions) ¹	\$57,313	\$58,169	\$58,681	\$60,663
Earning Assets (in millions)	\$76,904	\$74,286	\$73,427	\$76,681
Deposits (in millions) ¹	\$69,444	\$66,192	\$63,574	\$62,765
Shareholders' Equity (in millions)	\$8,265	\$8,020	\$8,305	\$8,517
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	\$768	\$154	\$154	\$0

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