

Financial Highlights for Reg F Compliance



	2nd Quarter 2022	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023
Capital Ratios				
Common Equity Tier 1 Capital (%)	10.4669%	10.5515%	10.7744%	10.9424%
Tier 1 Risk Based Capital (%)	10.9096%	10.9846%	11.2034%	11.3693%
Total Risk Based Capital (%)	12.0572%	12.1786%	12.4141%	12.6678%
Leverage Ratio (%)	8.5468%	9.1887%	9.7561%	10.0523%
Profitability				
Net Income (in thousands) YTD	\$420,586	\$702,045	\$1,008,390	\$284,951
Return on Average Assets YTD	.97%	1.09%	1.19%	1.45%
Return on Average Equity YTD	10.12%	11.25%	12.20%	13.92%
Net Interest Margin YTD	2.58%	2.87%	3.11%	3.89%
Asset Quality (Excludes Loans Held for Sale)				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.56%	.55%	.60%	.74%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	.75%	.74%	.78%	.87%
Nonperforming Assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.57%	.56%	.61%	.75%
Loan Loss Reserve/Total Loans	1.10%	1.16%	1.18%	1.24%
Reserve Coverage of Nonperforming Loans	1.96x	2.10x	1.96x	1.64x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.09%	.08%	.11%	.11%
Average Balance Sheet				
Total Assets (in millions)	\$86,758	\$83,084	\$80,587	\$79,784
Total Loans (in millions)	\$56,612	\$57,313	\$58,169	\$58,681
Earning Assets (in millions)	\$80,555	\$76,904	\$74,286	\$73,427
Deposits (in millions)	\$73,263	\$69,444	\$66,192	\$63,574
Shareholders' Equity (in millions)	\$8,211	\$8,265	\$8,020	\$8,305
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	\$768	\$768	\$154	\$154

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