

# Financial Highlights for Reg F Compliance



	3rd Quarter 2019	4th Quarter 2019	1st Quarter 2020	2nd Quarter 2020
<b>Capital Ratios</b>				
Common Equity Tier 1 Capital (%)	9.2913%	9.3752%	8.6990%	9.8406%
Tier 1 Risk Based Capital (%)	10.0989%	10.1802%	9.4422%	10.6366%
Total Risk Based Capital (%)	10.6704%	10.7697%	10.3679%	13.0549%
Leverage Ratio (%)	9.2477%	9.1239%	8.9972%	8.5436%
<b>Profitability</b>				
Net Income (in thousands) YTD	\$378,258	\$516,722	\$31,378	\$102,952
Return on Average Assets YTD	1.23%	1.24%	.29%	.46%
Return on Average Equity YTD	9.88%	10.01%	2.40%	3.90%
Net Interest Margin YTD	3.39%	3.38%	3.23%	3.10%
<b>Asset Quality (Excludes Loans Held for Sale)</b>				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.62%	.59%	.61%	.74%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	.78%	.71%	.76%	.82%
Nonperforming assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.68%	.64%	.65%	.78%
Loan Loss Reserve/Total Loans	.61%	.64%	1.33%	1.64%
Reserve Coverage of Nonperforming Loans	0.99x	1.09x	2.18x	2.24x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.19%	.04%	.10%	.20%
<b>Average Balance Sheet</b>				
Total Assets (in millions)	\$41,718	\$42,656	\$43,285	\$47,606
Total Loans (in millions)	\$30,471	\$31,289	\$31,115	\$34,699
Earning Assets (in millions)	\$37,453	\$38,304	\$38,842	\$42,812
Deposits (in millions)	\$32,740	\$33,141	\$33,258	\$38,234
Shareholders' Equity (in millions)	\$5,213	\$5,296	\$5,252	\$5,353
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	\$2,365	\$2,178	\$1,956	\$1,956

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