

Financial Highlights for Reg F Compliance



	4th Quarter 2021	1st Quarter 2022	2nd Quarter 2022	3rd Quarter 2022
Capital Ratios				
Common Equity Tier 1 Capital (%)	10.7519%	10.6377%	10.4669%	10.5515%
Tier 1 Risk Based Capital (%)	11.2155%	11.0954%	10.9096%	10.9846%
Total Risk Based Capital (%)	12.4107%	12.2550%	12.0572%	12.1786%
Leverage Ratio (%)	8.2035%	8.2443%	8.5468%	9.1887%
Profitability				
Net Income (in thousands) YTD	\$1,112,820	\$217,555	\$420,586	\$702,045
Return on Average Assets YTD	1.28%	1.00%	.97%	1.09%
Return on Average Equity YTD	12.97%	10.31%	10.12%	11.25%
Net Interest Margin YTD	2.52%	2.42%	2.58%	2.87%
Asset Quality (Excludes Loans Held for Sale)				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.57%	.65%	.56%	.55%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	.77%	.97%	.75%	.74%
Nonperforming assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.58%	.65%	.57%	.56%
Loan Loss Reserve/Total Loans	1.22%	1.13%	1.10%	1.16%
Reserve Coverage of Nonperforming Loans	2.13x	1.75x	1.96x	2.10x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.01%	.07%	.09%	.08%
Average Balance Sheet				
Total Assets (in millions)	\$88,698	\$88,444	\$86,758	\$83,084
Total Loans (in millions)	\$55,941	\$55,247	\$56,612	\$57,313
Earning Assets (in millions)	\$82,619	\$82,420	\$80,555	\$76,904
Deposits (in millions)	\$75,386	\$75,136	\$73,263	\$69,444
Shareholders' Equity (in millions)	\$8,663	\$8,559	\$8,211	\$8,265
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	\$1,190	\$1,104	\$768	\$768

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