

FINANCIAL HIGHLIGHTS FOR REG F COMPLIANCE



| | 2nd Quarter 2018 | 3rd Quarter 2018 | 4th Quarter 2018 | 1st Quarter 2019 |
|---|------------------|------------------|------------------|------------------|
| Capital Ratios | | | | |
| Common Equity Tier 1 Capital (%) | 9.47% | 10.10% | 9.81% | 9.68% |
| Tier 1 Risk Based Capital (%) | 10.36% | 11.01% | 10.72% | 10.57% |
| Total Risk Based Capital (%) | 10.98% | 11.63% | 11.32% | 11.17% |
| Leverage Ratio (%) | 8.89% | 9.39% | 9.10% | 9.00% |
| Profitability | | | | |
| Net Income (in thousands) YTD | \$193,655 | \$485,472 | \$602,404 | \$118,437 |
| Return on Average Assets YTD | .97% | 1.62% | 1.50% | 1.18% |
| Return on Average Equity YTD | 7.92% | 13.16% | 12.19% | 9.53% |
| Net Interest Margin YTD | 3.58% | 3.57% | 3.55% | 3.42% |
| Asset Quality (Excludes Loans Held for Sale) | | | | |
| Nonperforming Loans (incl. 90+ days past due)/Total Loans | .58% | .69% | .65% | .74% |
| Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans | .76% | .88% | .81% | .88% |
| Nonperforming assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate | .67% | .78% | .74% | .81% |
| Loan Loss Reserve/Total Loans | .67% | .68% | .65% | .66% |
| Reserve Coverage of Nonperforming Loans | 1.15x | 0.99x | 1.00x | 0.89x |
| Net Charge-off Ratio (Annualized net charge-offs to average total loans) | .03% | .02% | .17% | .07% |
| Average Balance Sheet | | | | |
| Total Assets (in millions) | \$40,091 | \$40,011 | \$40,276 | \$40,781 |
| Total Loans (in millions) | \$28,026 | \$28,074 | \$27,869 | \$27,983 |
| Earning Assets (in millions) | \$35,803 | \$35,738 | \$36,044 | \$36,426 |
| Deposits (in millions) | \$30,928 | \$31,146 | \$32,200 | \$32,863 |
| Shareholders' Equity (in millions) | \$4,926 | \$4,927 | \$4,969 | \$5,039 |
| GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands) | \$3,255 | \$2,903 | \$2,903 | \$2,721 |

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