

# FINANCIAL HIGHLIGHTS FOR REG F COMPLIANCE



	4th Quarter 2017	1st Quarter 2018	2nd Quarter 2018	3rd Quarter 2018
<b>Capital Ratios</b>				
Common Equity Tier 1 Capital (%)	9.28%	9.53%	9.47%	10.10%
Tier 1 Risk Based Capital (%)	10.12%	10.43%	10.36%	11.01%
Total Risk Based Capital (%)	10.74%	11.04%	10.98%	11.63%
Leverage Ratio (%)	10.70%	8.87%	8.89%	9.39%
<b>Profitability</b>				
Net Income (in thousands) YTD	\$237,209	\$109,950	\$193,655	\$485,472
Return on Average Assets YTD	0.80%	1.11%	.97%	1.62%
Return on Average Equity YTD	7.62%	9.02%	7.92%	13.16%
Net Interest Margin YTD	3.14%	3.53%	3.58%	3.57%
<b>Asset Quality (Excludes Loans Held for Sale)</b>				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.62%	.64%	.58%	.69%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	.81%	.78%	.76%	.88%
Nonperforming assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.76%	.76%	.67%	.78%
Loan Loss Reserve/Total Loans	.68%	.68%	.67%	.68%
Reserve Coverage of Nonperforming Loans	1.10x	1.06x	1.15x	0.99x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.15%	.02%	.03%	.02%
<b>Average Balance Sheet</b>				
Total Assets (in millions)	\$32,920	\$40,223	\$40,091	\$40,011
Total Loans (in millions)	\$23,022	\$27,779	\$28,026	\$28,074
Earning Assets (in millions)	\$30,085	\$35,918	\$35,803	\$35,738
Deposits (in millions)	\$25,244	\$30,443	\$30,928	\$31,146
Shareholders' Equity (in millions)	\$3,646	\$4,942	\$4,926	\$ 4,927
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	\$3,187	\$3,340	\$3,255	\$2,903

Credit Rating	Moody's	Fitch
Long-term Issuer	A3	BBB-
Short-term/Commercial Paper	P-2	F3
Certificate of Deposit	A3	BBB