

Summary Financial Statements and Selected Financial Highlights Q1 2023 (unaudited)

W.T.B. Financial Corporation Condensed Consolidated Statements of Financial Condition (unaudited)

Cash and due from banks \$ 135,344,562 \$ 119,932,630 \$ 109,115,109 Interest-bearing deposits with banks \$ 341,116,215 273,938,004 1,632,922,295 Securities held to maturity, at amortized cost \$ 332,966,873 33,121,276,543 Federal Home Loan Bank and Pacific Coast Bankers' Baneshares \$ 18,780,000 10,060,000 10,060,000 Loans receivable 6,099,478,730 6,042,262,030 \$ 5,451,587,886 Allowance for credit losses on loans (138,976,018) (120,838,526) (140,903,575) Loans, net of allowance for credit losses on loans \$ 5,960,502,712 5,921,423,504 \$ 5,310,683,929 Premises and equipment, net 86,811,932 87,432,873 88,293,788 Accrued interest receivable 30,176,665 32,246,663 24,397,597 Other assets 212,268,656 218,891,833 193,365,671 Total assets \$ 10,515,550,048 \$ 10,423,089,569 \$ 11,084,210,157 Deposits: Noninterest-bearing \$ 3,907,575,581 \$ 4,245,614,949 \$ 4,604,567,856 Interest-bearing \$ 3,907,575,581 \$ 4,245,614,949 \$ 4,604,567,85	ASSETS		March 31, 2023		December 31, 2022		March 31, 2022
Interest-bearing deposits with banks 341,116,215 273,938,004 1,632,922,295 Securities available for sale, at fair value 532,966,873 537,169,969 594,095,225 Securities theld to matrity, at amoritized cost 3,197,382,433 3,221,994,093 3,121,276,543 Federal Home Loan Bank and Pacific Coast Bankers' Baneshares 18,780,000 10,060,000 10,060,000 Loans receivable 6,099,478,730 6,042,262,030 5,451,587,886 Allowance for credit losses on loans 5,960,502,712 5,921,423,504 5,310,683,929 Premises and equipment, net 86,811,932 87,432,873 88,293,788 Accrued interest receivable 30,176,665 218,891,833 193,365,671 Other assets 5 10,515,350,044 \$ 10,423,089,569 \$ 11,084,210,157 LABILITIES Deposits: Noninterest-bearing \$ 3,207,575,581 \$ 4,245,614,949 \$ 4,604,567,856 Interest-bearing \$ 3,208,2554,978 \$ 2,299,60,728 \$ 2,299,960,728 Noninterest-bearing \$ 3,2		\$	135 344 562	\$	119 932 630	\$	109 115 109
Securities available for sale, at fair value 532,966,873 537,169,969 594,095,225 Securities held to maturity, at amoritzed cost 3,197,382,433 3,221,994,093 3,121,276,543 Federal Home Loan Bank and Pacific Coast Bankers' Baneshares stock, at cost 18,780,000 10,060,000 10,060,000 Loans receivable 6,099,478,730 6,042,262,030 5,451,587,886 Allowance for credit losses on loans (138,976,018) (120,838,526) (140,903,957) Loans, net of allowance for credit losses on loans 5,960,502,712 5,921,423,504 5,310,683,929 Premises and equipment, net 86,811,932 87,432,873 88,293,788 Accrued interest receivable 0,176,665 32,246,663 24,397,597 Other assets 5 10,515,350,048 5 10,423,089,569 5 11,084,210,157 LIABILITIES Deposits: Noninterest-bearing 5 3,907,575,581 5 4,245,614,949 5 4,604,567,856 Interest-bearing 11,142,11 11,014,20,125 5,299,960,728 9,904,528,544 9,904,528,544 9,904,528,544 9,904,528,544 <th></th> <th>Φ</th> <th></th> <th>ψ</th> <th></th> <th>ψ</th> <th>, ,</th>		Φ		ψ		ψ	, ,
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Federal Home Loan Bank and Pacific Coast Bankers' Bancshares stock, at cost 18,780,000 10,060,000 10,060,000 Loans receivable 6,099,478,730 6,042,262,030 5,451,587,886 Allowance for credit losses on loans (138,976,018) (120,838,526) (140,903,957) Loans, net of allowance for credit losses on loans 5,960,502,712 5,921,423,504 5,310,683,929 Premises and equipment, net 86,811,932 87,432,873 88,293,788 Accrued interest receivable 212,268,656 218,891,833 193,365,671 Other assets 212,268,656 218,891,833 193,365,671 Total assets 5 10,515,350,048 5 10,423,089,569 5 11,084,210,157 LIABILITIES Deposits: Noninterest-bearing \$ 4,200,554,317 4,971,470,925 5,299,960,728 5,299,960,728 Total deposits 8,328,129,898 9,217,085,874 9,904,528,584 9,904,528,584 9,904,528,584 9,904,528,584 Securites sold under agreements to repurchase 10,68,000,000 - 20,063,287 Accrued interest payable 2,412,427 370,567 806,798 Other liabilitics <t< th=""><th>· · · · · · · · · · · · · · · · · · ·</th><th></th><th>, ,</th><th></th><th></th><th></th><th></th></t<>	· · · · · · · · · · · · · · · · · · ·		, ,				
stock, at cost 18,780,000 10,060,000 10,060,000 Loans receivable 6,099,478,730 6,042,262,030 5,451,587,886 Allowance for credit losses on loans 5,960,502,712 5,921,423,504 (140,903,957) Loans, net of allowance for credit losses on loans 5,960,502,712 5,921,423,504 5,310,683,929 Premises and equipment, net 86,811,932 87,432,873 88,293,788 Accrued interest receivable 30,176,665 32,246,663 24,397,597 Other assets 5 10,515,350,048 5 10,423,089,569 5 1,084,210,157 LIABILITIES Deposits: Noninterest-bearing 5 3,907,575,581 \$ 4,245,614,949 \$ 4,604,567,856 Noninterest-bearing 5,299,960,728 9,904,528,584 9,904,528,584 9,904,528,584 Securites sold under agreements to repurchase 129,519,341 209,031,623 235,649,386 Other barrowings 1,068,000,000 - 20,063,287 2,94,982,263 Total depositics 9,643,362,8853 9,555,960,317 10,256,030,318			0,177,002,100		5,221,991,095		5,121,270,515
Allowance for credit losses on loans $(138,976,018)$ $(120,838,526)$ $(140,902,957)$ Loans, net of allowance for credit losses on loans $5,960,502,712$ $5,921,423,504$ $5,310,683,929$ Premises and equipment, net $86,811,932$ $87,432,873$ $88,293,788$ Accrued interest receivable $30,176,665$ $32,246,663$ $24,397,597$ Other assets $30,176,665$ $32,246,663$ $24,397,597$ Total assets $$10,515,350,048$ $$10,423,089,569$ $$11,084,210,157$ LIABILITIES Deposits: $$10,515,350,048$ $$4,245,614,949$ $$4,604,567,856$ Noninterest-bearing $$4,420,554,317$ $$4,245,614,949$ $$5,229,960,728$ Jotal deposits $$328,129,898$ $9,217,085,874$ $9,904,528,584$ Securites sold under agreements to repurchase $129,519,341$ $209,031,623$ $235,649,386$ Other borrowings $2,412,427$ $370,567$ $806,798$ Accrued interest payable $2,412,427$ $370,567$ $806,798$ Other liabilities $9,643,362,853$ $9,555,960,317$ $10,256,030,318$ SHAREHOLDERS' EQUITY $32,665,000$ 32			18,780,000		10,060,000		10,060,000
Loans, net of allowance for credit losses on loans $\overline{5,960,502,712}$ $\overline{5,921,423,504}$ $\overline{5,310,683,929}$ Premises and equipment, net Accrued interest receivable $30,176,665$ $32,246,663$ $24,397,597$ Other assets $212,268,656$ $218,891,833$ $193,365,671$ Total assets $\overline{5}$ $10,515,350,048$ $\overline{5}$ $10,423,089,569$ $\overline{5}$ LIABILITIES $\overline{5}$ $10,515,350,048$ $\overline{5}$ $10,423,089,569$ $\overline{5}$ $11,084,210,157$ LIABILITIES $\overline{5}$ $3,907,575,581$ $\overline{5}$ $4,245,614,949$ $\overline{5}$ $4,604,567,856$ Interest-bearing $4,420,554,317$ $4,971,470,925$ $5,299,960,728$ Total deposits $\overline{8},328,129,898$ $9,217,085,874$ $9,904,528,584$ Securites sold under agreements to repurchase $129,519,341$ $209,031,623$ $235,649,386$ Other borrowings $2,412,427$ $370,567$ $806,798$ Accrued interest payable $2,412,427$ $370,567$ $806,798$ Other liabilities $9,643,362,853$ $9,555,960,317$ $10,256,030,318$ SHAREHOLDERS' EQUITY $32,665,000$ $32,665,000$ $32,665,000$ $32,665,000$ Undivided profits $872,207,430$ $871,561,981$ $799,737,498$ Accumulated other comprehensive loss, net of tax $(44,028,452)$ $(48,199,569)$ $(22,872,178)$	Loans receivable		6,099,478,730		6,042,262,030		5,451,587,886
Premises and equipment, net Accrued interest receivable $86,811,932$ $30,176,665$ $87,432,873$ $32,246,663$ $212,268,656$ $88,293,788$ $24,397,597$ Other assets $30,176,665$ $212,268,656$ $2218,891,833$ $193,365,671$ $193,365,671$ LIABILITIES Deposits: Noninterest-bearing Total deposits 8 $4,420,554,317$ $4,971,470,925$ $4,604,567,856$ $5,2299,960,728$ Securites sold under agreements to repurchase Other borrowings Accrued interest payable 8 	Allowance for credit losses on loans		(138,976,018)		(120,838,526)		(140,903,957)
Accrued interest receivable $30,176,665$ $32,246,663$ $24,397,597$ Other assets $212,268,656$ $218,891,833$ $193,365,671$ Total assets $$10,515,350,048$ $$10,423,089,569$ $$$11,084,210,157$ LIABILITIESDeposits:Noninterest-bearing $$3,907,575,581$ $$4,245,614,949$ $$4,604,567,856$ Interest-bearing $$4,420,554,317$ $4,971,470,925$ $5,299,960,728$ Total deposits $$8,328,129,898$ $9,217,085,874$ $9,904,528,584$ Securites sold under agreements to repurchase $129,519,341$ $209,031,623$ $235,649,386$ Other borrowings $1,068,000,000$ $ 20,063,287$ Accrued interest payable $2,412,427$ $370,567$ $806,798$ Other liabilities $9,643,362,853$ $9,555,960,317$ $10,256,030,318$ SHAREHOLDERS' EQUITY $32,665,000$ $32,665,000$ $32,665,000$ $32,665,000$ Undivided profits $872,207,430$ $877,561,981$ $799,737,498$ Accumulated other comprehensive loss, net of tax $(44,028,452)$ $(48,199,569)$ $(22,872,178)$	Loans, net of allowance for credit losses on loans		5,960,502,712		5,921,423,504		5,310,683,929
Under assets212,268,656 $218,891,833$ $193,365,671$ Total assets $212,268,656$ $218,891,833$ $193,365,671$ LIABILITIESDeposits: Noninterest-bearing Total deposits $$ 3,907,575,581$ $$ 4,245,614,949$ $$ 4,604,567,856$ Interest-bearing Total deposits $$ 4,220,554,317$ $4,971,470,925$ $5,299,960,728$ Scurites sold under agreements to repurchase $129,519,341$ $209,031,623$ $235,649,386$ Other borrowings Other borrowings $1,068,000,000$ $2,0063,287$ $ 20,063,287$ Accrued interest payable Other liabilities $24,12,427$ $370,567$ $806,798$ SHAREHOLDERS' EQUITY $20,643,362,853$ $9,555,960,317$ $10,256,030,318$ SHAREHOLDERS' EQUITY $32,665,000$ $32,665,000$ $32,665,000$ $32,665,000$ Undivided profits $31,561,981$ $799,737,498$ Accumulated other comprehensive loss, net of tax $(44,028,452)$ $(48,199,569)$ $(22,872,178)$	Premises and equipment, net		86,811,932		87,432,873		88,293,788
Total assets\$ 10,515,350,048\$ 10,423,089,569\$ 11,084,210,157LIABILITIES Deposits: Noninterest-bearing Interest-bearing Total deposits\$ 3,907,575,581 $4,420,554,317$ \$ 4,245,614,949 $4,971,470,925$ \$ 4,604,567,856 $5,299,960,728$ $9,217,085,874$ Securites sold under agreements to repurchase Other borrowings Accrued interest payable129,519,341 $2,412,427$ 209,031,623 $370,567$ 235,649,386 $806,798$ StAREHOLDERS' EQUITY Common stock Surplus Undivided profits11,143,217 $32,665,000$ $32,665,000$ 11,143,217 $32,665,000$ 	Accrued interest receivable		30,176,665		32,246,663		24,397,597
LIABILITIES Deposits: Noninterest-bearing Interest-bearing Total deposits Securites sold under agreements to repurchase Other borrowings Accrued interest payable Other liabilities Total liabilities Total liabilities Total liabilities Securites sold under agreements to repurchase 115,301,187 129,472,253 9,643,362,853 9,555,960,317 10,256,000 32,665,000 32,665,000 32,665,000 871,561,981 799,737,498 916,015,647 915,328,821 851,052,017	Other assets		212,268,656		218,891,833		193,365,671
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Total assets	\$	10,515,350,048	\$	10,423,089,569	\$	11,084,210,157
Noninterest-bearing \$ 3,907,575,581 \$ 4,245,614,949 \$ 4,604,567,856 Interest-bearing 4,420,554,317 4,971,470,925 5,299,960,728 Total deposits 8,328,129,898 9,217,085,874 9,904,528,584 Securites sold under agreements to repurchase 129,519,341 209,031,623 235,649,386 Other borrowings 1,068,000,000 - 20,063,287 Accrued interest payable 2,412,427 370,567 806,798 Other liabilities 115,301,187 129,472,253 94,982,263 Total liabilities 9,643,362,853 9,555,960,317 10,256,030,318 SHAREHOLDERS' EQUITY 11,143,217 11,101,840 18,649,519 Surplus 32,665,000 32,665,000 32,665,000 Undivided profits 871,561,981 799,737,498 916,015,647 915,328,821 851,052,017 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)							
Interest-bearing Total deposits $4,420,554,317$ $8,328,129,898$ $4,971,470,925$ $9,217,085,874$ $5,299,960,728$ $9,904,528,584$ Securites sold under agreements to repurchase Other borrowings Accrued interest payable $129,519,341$ $2,412,427$ $2,412,427$ $370,567$ $370,567$ $806,798$ $20,063,287$ $2,412,427$ $370,567$ $370,567$ $806,798$ Other liabilities Total liabilities $115,301,187$ $129,472,253$ $9,555,960,317$ $10,256,030,318$ SHAREHOLDERS' EQUITY Common stock Surplus $11,143,217$ $32,665,000$ <	1	•	2 005 555 501	¢	1015 (11010	.	
Total deposits 8,328,129,898 9,217,085,874 9,904,528,584 Securites sold under agreements to repurchase 129,519,341 209,031,623 235,649,386 Other borrowings 1,068,000,000 - 20,063,287 Accrued interest payable 2,412,427 370,567 806,798 Other liabilities 115,301,187 129,472,253 94,982,263 Total liabilities 9,643,362,853 9,555,960,317 10,256,030,318 SHAREHOLDERS' EQUITY 11,143,217 11,101,840 18,649,519 Surplus 32,665,000 32,665,000 32,665,000 Undivided profits 872,207,430 871,561,981 799,737,498 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)	e	\$, , ,	\$		\$	
Securites sold under agreements to repurchase 129,519,341 209,031,623 235,649,386 Other borrowings 1,068,000,000 - 20,063,287 Accrued interest payable 2,412,427 370,567 806,798 Other liabilities 115,301,187 129,472,253 94,982,263 Total liabilities 9,643,362,853 9,555,960,317 10,256,030,318 SHAREHOLDERS' EQUITY 11,143,217 11,101,840 18,649,519 Surplus 32,665,000 32,665,000 32,665,000 Undivided profits 872,207,430 871,561,981 799,737,498 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)					, , ,		
Other borrowings 1,068,000,000 - 20,063,287 Accrued interest payable 2,412,427 370,567 806,798 Other liabilities 115,301,187 129,472,253 94,982,263 Total liabilities 9,643,362,853 9,555,960,317 10,256,030,318 SHAREHOLDERS' EQUITY 11,143,217 11,101,840 18,649,519 Surplus 32,665,000 32,665,000 32,665,000 Undivided profits 872,207,430 871,561,981 799,737,498 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)	l otal deposits		8,328,129,898		9,217,085,874		9,904,528,584
Accrued interest payable 2,412,427 370,567 806,798 Other liabilities 115,301,187 129,472,253 94,982,263 Total liabilities 9,643,362,853 9,555,960,317 10,256,030,318 SHAREHOLDERS' EQUITY 11,143,217 11,101,840 18,649,519 Surplus 32,665,000 32,665,000 32,665,000 Undivided profits 872,207,430 871,561,981 799,737,498 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)	0 1		129,519,341		209,031,623		235,649,386
Other liabilities 115,301,187 129,472,253 94,982,263 Total liabilities 9,643,362,853 9,555,960,317 10,256,030,318 SHAREHOLDERS' EQUITY 11,143,217 11,101,840 18,649,519 Surplus 32,665,000 32,665,000 32,665,000 Undivided profits 872,207,430 871,561,981 799,737,498 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)					-		, ,
Total liabilities 9,643,362,853 9,555,960,317 10,256,030,318 SHAREHOLDERS' EQUITY 11,143,217 11,101,840 18,649,519 Surplus 32,665,000 32,665,000 32,665,000 Undivided profits 872,207,430 871,561,981 799,737,498 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)			2,412,427		,		,
SHAREHOLDERS' EQUITY Common stock 11,143,217 11,101,840 18,649,519 Surplus 32,665,000 32,665,000 32,665,000 Undivided profits 872,207,430 871,561,981 799,737,498 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)					, ,		, ,
Common stock 11,143,217 11,101,840 18,649,519 Surplus 32,665,000 32,665,000 32,665,000 Undivided profits 872,207,430 871,561,981 799,737,498 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)	Total liabilities		9,643,362,853		9,555,960,317		10,256,030,318
Surplus 32,665,000 32,665,000 32,665,000 Undivided profits 872,207,430 871,561,981 799,737,498 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)	SHAREHOLDERS' EQUITY						
Undivided profits 872,207,430 871,561,981 799,737,498 916,015,647 915,328,821 851,052,017 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)	Common stock		11,143,217		11,101,840		18,649,519
916,015,647 915,328,821 851,052,017 Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)	Surplus		32,665,000		32,665,000		32,665,000
Accumulated other comprehensive loss, net of tax (44,028,452) (48,199,569) (22,872,178)	Undivided profits		, ,		, ,		, ,
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Total shareholders' equity 920 170 920							
	Total shareholders' equity		871,987,195		867,129,252		828,179,839
S 10,515,350,048 \$ 10,423,089,569 \$ 11,084,210,157	Total liabilities and shareholders' equity	\$	10,515,350,048	\$	10,423,089,569	\$	11,084,210,157

W.T.B. Financial Corporation Condensed Consolidated Statements of Income (unaudited)

	Three Months Ended				
	March 31, 2023	December 31, 2022	March 31, 2022		
INTEREST REVENUE					
Loans, including fees	\$ 78,262,913	\$ 75,217,255	\$ 56,339,968		
Deposits with banks	2,421,992	5,308,393	830,782		
Securities	17,847,132	16,809,071	14,531,324		
Other interest and dividend income	80,653	75,642	77,169		
Total interest revenue	98,612,690	97,410,361	71,779,243		
INTEREST EXPENSE					
Deposits	10,650,635	6,966,783	1,625,436		
Funds purchased and other borrowings	6,162,564	110,206	250,794		
Total interest expense	16,813,199	7,076,989	1,876,230		
Net interest revenue	81,799,491	90,333,372	69,903,013		
Provision for credit losses	2,400,000	2,500,000			
Net interest revenue after provision for credit losses	79,399,491	87,833,372	69,903,013		
NONINTEREST REVENUE					
Fiduciary income	5,721,962	5,300,071	5,436,861		
Investment services fees	1,025,658	975,854	1,052,740		
Bank and credit card fees, net	4,093,504	851,241	4,970,592		
Mortgage banking revenue, net	241,535	369,798	521,889		
Other fees on loans	240,870	269,788	237,795		
Service charges on deposits	1,453,239	1,588,120	1,755,739		
Other income	2,230,196	1,572,128	2,314,682		
Total noninterest revenue	15,006,964	10,927,000	16,290,298		
NONINTEREST EXPENSE					
Salaries and benefits	41,136,420	39,710,680	38,073,725		
Occupancy, furniture and equipment expense	6,833,174	6,262,261	6,211,609		
Other expense	18,012,250	19,617,169	15,411,518		
Total noninterest expense	65,981,844	65,590,110	59,696,852		
Income before provision for income taxes	28,424,611	33,170,262	26,496,459		
Provision for income taxes	6,172,116	7,223,744	5,701,024		
NET INCOME	<u>\$ 22,252,495</u>	\$ 25,946,518	\$ 20,795,435		
PER SHARE DATA Weighted average number of common stock shares outstanding					
Weighted average number of common stock shares outstanding	2 502 465	2 504 229	2 524 702		
Basic Diluted	2,502,465 2,505,194	2,504,228 2,506,905	2,524,702 2,528,713		
Earnings per common share (based on weighted average	2,505,194	2,300,903	2,328,713		
shares outstanding)					
Basic	\$ 8.89	\$ 10.36	\$ 8.24		
Diluted	\$ 8.88	\$ 10.35 \$ 10.35	\$ 8.24		
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W.T.B. Financial Corporation Selected Financial Highlights (unaudited)

	(dollars in thousands) Quarters Ended							
	March 31,	December 31,	September 30,	June 30,	March 31,			
	2023	2022	2022	2022	2022			
SELECTED DATA								
Interest-bearing deposits with banks	\$ 341,116	\$ 273,938	\$ 643,622	\$ 869,483	\$ 1,632,922			
Securities	3,730,349	3,759,164	3,687,733	3,739,692	3,715,372			
Total loans	6,099,479	6,042,262	5,903,011	5,685,124	5,451,588			
Allowance for credit losses (ACL) on loans	138,976	120,839	118,231	117,253	140,904			
Earning assets ¹	10,231,511	10,133,251	10,293,630	10,336,044	10,830,404			
Total assets	10,515,350	10,423,090	10,559,417	10,624,427	11,084,210			
Deposits	8,328,130	9,217,086	9,374,985	9,441,660	9,904,529			
Interest-bearing liabilities	5,618,074	5,180,503	5,283,297	5,322,593	5,555,673			
Total shareholders' equity	871,987	867,129	855,259	848,684	828,180			
Total equity to total assets	8.29%	8.32%	8.10%	7.99%	7.47%			
Full-time equivalent employees	1,166	1,146	1,134	1,116	1,104			
ASSET QUALITY RATIOS								
ACL on loans to total loans	2.28%	2.00%	2.00%	2.06%	2.58%			
ACL on loans to noncurrent loans	3417%	3743%	3842%	3249%	283%			
Net charge-offs (recoveries) to total average loans	0.01%	0.00%	0.00%	-0.01%	-0.01%			
Noncurrent loans and ORE to assets	0.04%	0.03%	0.03%	0.03%	0.45%			

(1) Includes only the amortized cost for securities. Includes non-accrual loans.

	(dollars in thousands, except per share data)								
		Quarters Ended				% Change			
	M	arch 31, 2023	Dec	December 31, 2022		arch 31, 2022	Sequential Quarter	Year over Year	
PERFORMANCE									
Net interest revenue, fully tax-equivalent	\$	81,867	\$	90,384	\$	69,949	-9.4%	17.0%	
Fully tax-equivalent adjustment		68		51		46	33.3%	47.8%	
Net interest revenue		81,799		90,333		69,903	-9.4%	17.0%	
Provision for credit losses		2,400		2,500		-	-4.0%	NM	
Net interest revenue after provision for credit losses		79,399		87,833		69,903	-9.6%	13.6%	
Noninterest revenue		15,007		10,927		16,290	37.3%	-7.9%	
Noninterest expense		65,981		65,590		59,697	0.6%	10.5%	
Income before provision for income taxes		28,425		33,170		26,496	-14.3%	7.3%	
Provision for income taxes		6,173		7,223		5,701	-14.5%	8.3%	
Net income	\$	22,252	\$	25,947	\$	20,795	-14.2%	7.0%	
PER COMMON SHARE									
Earnings per common share - basic	\$	8.89	\$	10.36	\$	8.24	-14.2%	7.9%	
Earnings per common share - diluted		8.88		10.35		8.22	-14.2%	8.0%	
Common cash dividends		1.85		4.85		1.85	-61.9%	0.0%	
Common shareholders' equity		345.77		344.59		325.76	0.3%	6.1%	

		Quarters Ended	% Change		
	March 31, 2023	December 31, 2022	March 31, 2022	Sequential Quarter	Year over Year
PERFORMANCE RATIOS					
Return on average assets	0.87%	0.97%	0.77%	-0.10%	0.10%
Return on average shareholders' equity	10.49%	11.90%	10.11%	-1.41%	0.38%
Margin on average earning assets ²	3.29%	3.47%	2.66%	-0.18%	0.63%
Noninterest expense to average assets	2.59%	2.46%	2.21%	0.13%	0.38%
Noninterest revenue to average assets	0.59%	0.41%	0.60%	0.18%	-0.01%
Efficiency ratio	68.1%	64.7%	69.2%	3.4%	-1.1%
Common cash dividends to net income	20.83%	46.72%	22.48%	-25.89%	24.24%

(2) Tax exempt interest has been adjusted to a taxable equivalent basis using a tax rate of 21%.

NM = not meaningful

W.T.B. Financial Corporation Selected Credit Performance Highlights (unaudited) (dollars in thousands)

		Quarters Ended								
	I	March 31, December 31, 2023 2022			Ι	March 31, 2022				
Loans by Credit Risk Rating:				-						
Pass	\$	5,887,608	\$	5,837,975	\$	5,192,625				
Special Mention		123,042		117,568		139,492				
Substandard		88,801		86,711		119,467				
Doubtful		28		8		4				
Total	\$	6,099,479	\$	6,042,262	\$	5,451,588				

	Quarters Ended								
Loans by Payment Status:	March 31, 2023		December 31, 2022		March 31, 2022				
Current Loans	\$	6,088,000	\$	6,033,423	\$	5,389,174			
Loans Past Due 30-89 Days, Still Accruing		7,412		5,610		12,696			
Noncurrent Loans		4,067		3,229		49,718			
Total	\$	6,099,479	\$	6,042,262	\$	5,451,588			

			Quar	ters Ended		
Allowance for Credit Losses on Loans Position:	March 31, 2023		December 31, 2022		March 31, 2022	
Allowance for Credit Losses on Loans	\$	138,976	\$	120,839	\$	140,904
Allowance to Total Loans		2.28%		2.00%		2.58%