



**Summary Financial Statements,  
Selected Financial Highlights, and  
Selected Credit Performance Highlights**

Q1 2026

(unaudited)

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

	(dollars in thousands)		
	Three Months Ended		
	March 31, 2026	December 31, 2025	March 31, 2025
<b>ASSETS</b>			
Cash and due from banks	\$ 129,921	\$ 131,177	\$ 145,351
Interest-bearing deposits with banks	687,302	580,152	473,744
Securities available for sale, at fair value	135,141	160,441	280,335
Securities held to maturity, at amortized cost	2,175,224	2,196,115	2,517,705
Federal Home Loan Bank and Pacific Coast Bankers' Bancshares stock, at cost	17,720	17,747	28,997
Loans receivable	7,314,308	7,358,093	7,062,930
Allowance for credit losses on loans	(151,479)	(154,789)	(151,550)
Loans, net of allowance for credit losses on loans	7,162,829	7,203,304	6,911,380
Premises and equipment, net	104,355	101,604	92,867
Other real estate	543	543	83
Accrued interest receivable	34,975	32,930	34,477
Other assets	262,026	268,964	227,066
Total assets	<u>\$ 10,710,036</u>	<u>\$ 10,692,977</u>	<u>\$ 10,712,005</u>
<b>LIABILITIES</b>			
Deposits:			
Noninterest-bearing	\$ 3,222,181	\$ 3,220,025	\$ 3,111,246
Interest-bearing	5,623,942	5,703,248	5,582,618
Total deposits	8,846,123	8,923,273	8,693,864
Securities sold under agreements to repurchase	386,779	328,017	376,592
Other borrowings	250,000	250,000	500,000
Accrued interest payable	6,344	6,485	8,091
Other liabilities	204,427	184,400	186,020
Total liabilities	9,693,673	9,692,175	9,764,567
<b>SHAREHOLDERS' EQUITY</b>			
Common stock	250	250	5,627
Surplus	12,226	23,678	32,665
Undivided profits	1,028,042	1,000,280	941,669
	1,040,518	1,024,208	979,961
Accumulated other comprehensive loss, net of tax	(24,155)	(23,406)	(32,523)
Total shareholders' equity	1,016,363	1,000,802	947,438
Total liabilities and shareholders' equity	<u>\$ 10,710,036</u>	<u>\$ 10,692,977</u>	<u>\$ 10,712,005</u>

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

(dollars in thousands, except per share data)

	Three Months Ended		
	March 31, 2026	December 31, 2025	March 31, 2025
<b>INTEREST REVENUE</b>			
Loans, including fees	\$ 106,146	\$ 112,273	\$ 99,552
Deposits with banks	4,952	4,614	4,117
Securities	10,812	11,007	13,800
Other interest and dividend income	746	573	661
Total interest revenue	<u>122,656</u>	<u>128,467</u>	<u>118,130</u>
<b>INTEREST EXPENSE</b>			
Deposits	22,750	26,114	29,565
Funds purchased and other borrowings	3,675	4,034	8,536
Total interest expense	<u>26,425</u>	<u>30,148</u>	<u>38,101</u>
Net interest revenue	96,231	98,319	80,029
Recapture of credit losses on loans	(1,500)	(1,400)	(1,330)
(Recapture of) provision for credit losses on off-balance sheet credit exposures	(600)	(1,400)	4,200
Total (recapture of) provision for credit losses	<u>(2,100)</u>	<u>(2,800)</u>	<u>2,870</u>
Net interest revenue after provision for credit losses	<u>98,331</u>	<u>101,119</u>	<u>77,159</u>
<b>NONINTEREST REVENUE</b>			
Fiduciary and investment services income	9,408	9,207	8,574
Bank and credit card fees, net	3,198	2,434	3,103
Service charges on deposits	2,260	1,561	2,090
Mortgage banking revenue, net	1,091	938	585
Other income	3,375	2,492	2,750
Total noninterest revenue	<u>19,332</u>	<u>16,632</u>	<u>17,102</u>
<b>NONINTEREST EXPENSE</b>			
Salaries and benefits	48,620	46,910	45,103
Occupancy, furniture and equipment expense	6,437	6,256	6,318
Software and data processing expense	8,374	7,978	7,508
Professional fees	1,609	1,600	1,762
Other expense	11,332	16,213	11,837
Total noninterest expense	<u>76,372</u>	<u>78,957</u>	<u>72,528</u>
Income before provision for income taxes	41,291	38,794	21,733
Provision for income taxes	9,063	8,885	4,677
<b>NET INCOME</b>	<u>\$ 32,228</u>	<u>\$ 29,909</u>	<u>\$ 17,056</u>

**PER SHARE DATA**

**Weighted average number of common stock shares outstanding**

Basic	2,415,831	2,434,779	2,482,475
Diluted	2,421,655	2,440,378	2,485,334
<b>Earnings per common share (based on weighted average shares outstanding)</b>			
Basic	\$ 13.34	\$ 12.28	\$ 6.87
Diluted	\$ 13.31	\$ 12.26	\$ 6.86

**W.T.B. Financial Corporation**  
**Selected Financial Highlights**  
**(unaudited)**

(dollars in thousands)

	<b>Quarters Ended</b>				
	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
<b>SELECTED DATA</b>					
Interest-bearing deposits with banks	\$ 687,302	\$ 580,152	\$ 335,684	\$ 320,307	\$ 473,744
Securities	2,310,365	2,356,556	2,504,016	2,645,775	2,798,040
Total loans	7,314,308	7,358,093	7,435,464	7,319,089	7,062,930
Allowance for credit losses (ACL) on loans	151,479	154,789	157,185	155,927	151,550
Earning assets <sup>1</sup>	10,348,016	10,330,649	10,312,804	10,336,434	10,388,110
Total assets	10,710,036	10,692,977	10,637,241	10,684,981	10,712,005
Deposits	8,846,123	8,923,273	8,855,069	8,667,324	8,693,864
Interest-bearing liabilities	6,260,721	6,281,265	6,335,951	6,441,223	6,459,210
Total shareholders' equity	1,016,363	1,000,802	981,064	958,404	947,438
Total equity to total assets	9.49%	9.36%	9.22%	8.97%	8.84%
Full-time equivalent employees	1,244	1,238	1,240	1,217	1,206
<b>ASSET QUALITY RATIOS</b>					
ACL on loans to total loans	2.07%	2.10%	2.11%	2.13%	2.15%
ACL on loans to noncurrent loans	291%	286%	287%	223%	209%
Net charge-offs to total average loans	0.02%	0.01%	-0.08%	0.20%	0.01%
Noncurrent loans and ORE to total loans	0.72%	0.74%	0.75%	0.96%	1.03%

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

(dollars in thousands, except per share data)

	<b>Quarters Ended</b>			<b>% Change</b>	
	March 31, 2026	December 31, 2025	March 31, 2025	Sequential Quarter	Year over Year
<b>PERFORMANCE</b>					
Net interest revenue, fully tax-equivalent	\$ 96,327	\$ 98,417	\$ 80,119	-2.1%	20.2%
Fully tax-equivalent adjustment	96	98	90	-2.0%	6.7%
Net interest revenue	96,231	98,319	80,029	-2.1%	20.2%
(Recapture of) provision for credit losses	(2,100)	(2,800)	2,870	-25.0%	-173.2%
Net interest revenue after provision for credit losses	98,331	101,119	77,159	-2.8%	27.4%
Noninterest revenue	19,332	16,632	17,102	16.2%	13.0%
Noninterest expense	76,372	78,957	72,528	-3.3%	5.3%
Income before provision for income taxes	41,291	38,794	21,733	6.4%	90.0%
Provision for income taxes	9,063	8,885	4,677	2.0%	93.8%
<b>Net income</b>	<b>\$ 32,228</b>	<b>\$ 29,909</b>	<b>\$ 17,056</b>	<b>7.8%</b>	<b>89.0%</b>
<b>PER COMMON SHARE</b>					
Earnings per common share - basic	\$ 13.34	\$ 12.28	\$ 6.87	8.6%	94.2%
Earnings per common share - diluted	13.31	12.26	6.86	8.6%	94.0%
Common cash dividends	1.85	3.70	1.85	-50.0%	0.0%
Common shareholders' equity	418.59	408.07	378.33	2.6%	10.6%

	<b>Quarters Ended</b>			<b>% Change</b>	
	March 31, 2026	December 31, 2025	March 31, 2025	Sequential Quarter	Year over Year
<b>PERFORMANCE RATIOS</b>					
Return on average assets	1.24%	1.11%	0.65%	0.13%	0.59%
Return on average shareholders' equity	12.92%	11.93%	7.33%	0.99%	5.59%
Margin on average earning assets <sup>1</sup>	3.82%	3.76%	3.15%	0.06%	0.67%
Noninterest expense to average assets	2.94%	2.93%	2.78%	0.01%	0.16%
Noninterest revenue to average assets	0.74%	0.62%	0.65%	0.12%	0.09%
Efficiency ratio	66.0%	68.6%	74.6%	-2.6%	-8.6%
Common cash dividends to net income	13.86%	30.07%	26.95%	-16.21%	3.12%

(1) 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		
	March 31, 2026	December 31, 2025	March 31, 2025
<b>Loans by Credit Risk Rating:</b>			
Pass	\$ 6,953,520	\$ 6,990,459	\$ 6,717,706
Special Mention	223,419	210,755	179,324
Substandard	137,369	156,879	165,900
Total	<u>\$ 7,314,308</u>	<u>\$ 7,358,093</u>	<u>\$ 7,062,930</u>

	Quarters Ended		
	March 31, 2026	December 31, 2025	March 31, 2025
<b>Loans by Payment Status:</b>			
Current Loans	\$ 7,250,935	\$ 7,293,389	\$ 6,984,302
Loans Past Due 30-89 Days, Still Accruing	11,248	10,583	6,189
Noncurrent Loans	52,125	54,121	72,439
Total	<u>\$ 7,314,308</u>	<u>\$ 7,358,093</u>	<u>\$ 7,062,930</u>

	Quarters Ended		
	March 31, 2026	December 31, 2025	March 31, 2025
<b>Allowance Position:</b>			
Allowance for Loans	\$ 151,479	\$ 154,789	\$ 151,550
Allowance to Total Loans	2.07%	2.10%	2.15%