

Summary Financial Statements and Selected Financial Highlights Q1 2025

(unaudited)

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

(dollars in thousands) Three Months Ended

March 31, 2025         December 31, 2024         March 31, 2024           ASSETS         command due from banks         \$ 145,515         \$ 129,585         \$ 88,210           Interest-bearing deposits with banks         473,744         445,384         558,337           Securities available for sale, at fair value         2803,35         301,435         413,403           Securities led to maturity, at amortized cost         2,517,705         2,736,717         3,045,905           Federal Home Loan Bank and Pacific Coast Bankers' Bancshares' stock, at cost         28,997         29,422         28,808           Loans receivable         7,062,930         6,892,693         6,584,271           Allowance for credit losses on loans         (515,558)         (147,548)           Loans, net of allowance for credit losses on loans         6,911,380         6,739,135         6,436,423           Premises and equipment, net         92,867         91,440         88,510           Other cal estate         8         8         8         9           Accrued interest receivable         34,477         32,507         38,497           Other assets         227,966         231,263         91,339,41           Total deposits         \$3,111,246         \$3,217,655         \$3,087,090 <td< th=""><th></th><th colspan="4">Three Months Ended</th><th></th><th colspan="3"></th></td<>		Three Months Ended							
ASSETS         Cash and due from banks         \$ 145,351         \$ 129,585         \$ 88,210           Cash and due from banks         473,744         445,384         558,337           Securities available for sale, at fair value         280,335         301,435         413,403           Securities held to maturity, at amortized cost         2,517,705         2,736,717         3,045,905           Federal Home Loan Bank and Pacific Coast Bankers' Baneshares stock, at cost         28,997         29,422         28,808           Loans receivable         7,062,930         6,892,693         6,584,271           Allowance for credit losses on loans         (151,550)         (153,558)         (147,848)           Loans, net of allowance for credit losses on loans         6,911,380         6,739,135         6,436,422           Premises and equipment, net         92,867         91,440         88,510           Other real estate         83         83         83           Accrued interest receivable         34,477         32,507         34,497           Other assets         227,066         231,263         241,348           Total assets         \$ 10,712,005         \$ 10,736,971         \$ 10,939,441           LIABILITIES           Deposits:         \$ 3,217,655 <td< th=""><th colspan="2"></th><th>March 31,</th><th>D</th><th>· · · · · · · · · · · · · · · · · · ·</th><th colspan="3">March 31,</th></td<>			March 31,	D	· · · · · · · · · · · · · · · · · · ·	March 31,			
Cash and due from banks         \$ 145,351         \$ 129,585         \$ 88,210           Interest-bearing deposits with banks         473,744         445,384         588,337           Securities available for sale, at fair value         280,335         301,435         413,403           Securities held to maturity, at amortized cost         2,517,705         2,736,717         3,045,905           Federal Home Loan Bank and Pacific Coast Bankers' Bancshares stock, at cost         28,997         29,422         28,808           Loans receivable         7,062,930         6,892,693         6,584,271           Allowance for credit losses on loans         (151,550)         (153,558)         (147,848)           Loans, net of allowance for credit losses on loans         (151,550)         (153,558)         (147,848)           Loans, net of allowance for credit losses on loans         (151,550)         (153,558)         (147,848)           Demail control of the company of the			2025		2024		2024		
Interest-bearing deposits with banks   473,744   245,384   558,337   Securities available for sale, at fair value   280,335   301,435   413,403   304,505									
Securities available for sale, at fair value         280,335         301,435         413,403           Securities held to maturity, at amortized cost         2,517,705         2,736,717         3,045,905           Federal Home Loan Bank and Pacific Coast Bankers' Bancshares stock, at cost         28,997         29,422         28,808           Loans receivable         7,062,930         6,892,693         6,584,271           Allowance for credit losses on loans         (151,559)         (153,558)         (147,848)           Loans, net of allowance for credit losses on loans         6,911,380         6,739,135         6,436,423           Premises and equipment, net         92,867         91,440         88,510           Other real estate         83         83         3         -           Accrued interest receivable         34,477         32,507         38,497           Other assets         227,066         231,263         241,348           Total assets         \$10,712,005         10,736,971         10,939,441           LIABILITIES         Deposits:         \$3,111,246         3,217,655         \$3,087,090           Interest-bearing         \$3,111,246         \$3,217,655         \$3,087,090           Interest-bearing         \$6,93,864         \$8,046,659         79,67,411	Cash and due from banks	\$	145,351	\$	129,585	\$	88,210		
Securities held to maturity, at amortized cost         2,517,705         2,736,717         3,045,905           Federal Home Loan Bank and Pacific Coast Bankers' Baneshares' stock, at cost         28,997         29,422         28,808           Loans receivable         7,062,930         6,892,693         6,584,271           Allowance for credit losses on loans         (151,550)         (153,558)         (147,848)           Loans, net of allowance for credit losses on loans         6,911,380         6,739,135         6,436,423           Premises and equipment, net         92,867         91,440         88,510           Other real estate         3,437         32,507         38,497           Other assets         227,066         231,263         241,348           Total assets         5,107,12,005         10,736,971         10,939,441           LABILITIES           Deposits:           Noninterest-bearing         3,111,246         3,217,655         3,087,090           Interest-bearing         5,582,618         5,587,004         4,880,321           Total deposits         8,693,864         8,804,659         7,967,411           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings	Interest-bearing deposits with banks		473,744		445,384		558,337		
Pederal Home Loan Bank and Pacific Coast Bankers' Bancshares stock, at cost   28,997   29,422   28,808   20,809   20,8	Securities available for sale, at fair value		280,335		301,435		413,403		
stock, at cost         28,997         29,422         28,808           Loans receivable         7,062,930         6,892,693         6,584,271           Allowance for credit losses on loans         (151,559)         (153,558)         (147,848)           Loans, net of allowance for credit losses on loans         6,911,380         6,739,135         6,436,423           Premises and equipment, net         92,867         91,440         88,510           Other real estate         34,47         32,507         38,497           Accrued interest receivable         34,477         32,507         38,497           Other assets         227,066         231,263         241,348           Total assets         8 10,712,005         \$ 10,736,971         \$ 10,939,441           LIABILITIES           Deposits           Noninterest-bearing         \$ 3,111,246         \$ 3,217,655         \$ 3,087,090           Interest-bearing         \$ 5,82,618         5,587,004         4,880,321           Total deposits         \$ 30,000         \$ 5,587,004         4,880,321           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         500,000         500,000         1,5	Securities held to maturity, at amortized cost		2,517,705		2,736,717		3,045,905		
Loans receivable         7,062,930         6,892,693         6,584,271           Allowance for credit losses on loans         (151,550)         (153,558)         (147,848)           Loans, net of allowance for credit losses on loans         6,911,380         6,739,135         6,436,423           Premises and equipment, net         92,867         91,440         88,510           Other real estate         83         83         -           Accrued interest receivable         34,477         32,507         38,497           Other assets         227,066         231,263         241,348           Total assets         8 10,712,005         10,736,971         10,939,441           LIABILITIES           Deposits:           Noninterest-bearing         \$ 3,111,246         \$ 3,217,655         \$ 3,087,090           Interest-bearing         \$ 5,82,618         5,587,004         4,880,321           Total deposits         \$ 8,693,864         8,804,659         7,967,411           Securities sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         \$ 90,000         500,000         1,565,000           Accurule interest payable         \$ 9,091         9,319         3	Federal Home Loan Bank and Pacific Coast Bankers' Bancshares								
Allowance for credit losses on loans         (151,550)         (153,558)         (147,848)           Loans, net of allowance for credit losses on loans         6,911,380         6,739,135         6,436,423           Premises and equipment, net         92,867         91,440         88,510           Other real estate         83         83         -           Accrued interest receivable         34,477         32,507         38,497           Other assets         227,066         231,263         241,348           Total assets         5,071,12,005         10,736,971         \$ 10,939,441           LIABILITIES           Deposits:           Noninterest-bearing         \$3,111,246         \$ 3,217,655         \$ 3,087,090           Interest-bearing         \$6,93,864         \$8,804,659         7,967,411           Securities sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         500,000         500,000         1,565,000           Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         5,627         7,309         10,038,306	stock, at cost		28,997		29,422		28,808		
Loans, net of allowance for credit losses on loans         6,911,380         6,739,135         6,436,423           Premises and equipment, net         92,867         91,440         88,510           Other real estate         83         83         -           Accrued interest receivable         34,477         32,507         38,497           Other assets         227,066         231,263         241,348           Total assets         5 10,712,005         10,736,971         5 10,939,441           LIABILITIES           Deposits:         S         3,111,246         \$ 3,217,655         \$ 3,087,090           Interest-bearing         \$ 3,111,246         \$ 3,217,655         \$ 3,087,090           Interest-bearing         \$ 5,582,618         \$ 5,587,004         4,880,321           Total deposits         \$ 6,693,864         8,804,659         7,967,411           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         \$ 8,091         9,319         36,823           Other liabilities         \$ 8,091         9,319         36,823           Other liabilities         \$ 7,64567         9,802,790         10,038,306           SHAREHOLDERS' EQUIT	Loans receivable		7,062,930		6,892,693		6,584,271		
Premises and equipment, net         92,867         91,440         88,510           Other real estate         83         83         -           Accrued interest receivable         34,477         32,507         38,497           Other assets         227,066         231,263         241,348           Total assets         \$10,712,005         \$10,736,971         \$10,939,441           LIABILITIES           Deposits:           Noninterest-bearing         \$3,111,246         \$3,217,655         \$3,087,090           Interest-bearing         \$5,582,618         5,587,004         4,880,321           Total deposits         \$6,93,864         8,804,659         7,967,411           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         500,000         500,000         1,565,000           Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDER'S EQUITY           Common stock         5,627         7,309         11,076	Allowance for credit losses on loans		(151,550)		(153,558)		(147,848)		
Other real estate         83         83         -           Accrued interest receivable         34,477         32,507         38,497           Other assets         227,066         231,263         241,348           Total assets         10,712,005         10,736,971         10,939,441           LABILITIES           Deposits:           Noninterest-bearing         \$3,111,246         \$3,217,655         \$3,087,090           Interest-bearing         \$5,582,618         5,587,004         4,880,321           Total deposits         \$6,993,864         8,804,659         7,967,411           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         500,000         500,000         1,565,000           Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           Surplus         32,665         32,665         32,665           Surplus         32,665         32,665         32,665           Undivided profits         9941,669         929,	Loans, net of allowance for credit losses on loans		6,911,380	•	6,739,135		6,436,423		
Accrued interest receivable Other assets Total	Premises and equipment, net		92,867		91,440		88,510		
Other assets         227,066         231,263         241,348           Total assets         \$ 10,712,005         \$ 10,736,971         \$ 10,939,441           LIABILITIES           Deposits:           Noninterest-bearing         \$ 3,111,246         \$ 3,217,655         \$ 3,087,090           Interest-bearing         \$ 5,582,618         \$ 5,587,004         4,880,321           Total deposits         \$ 8,693,864         8,804,659         7,967,411           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         \$ 900,000         \$ 500,000         1,565,000           Accrued interest payable         \$ 8,091         9,319         36,823           Other liabilities         \$ 186,020         161,588         148,215           Total liabilities         \$ 5,627         7,309         10,038,306           SURPLUE EQUITY           Common stock         \$ 5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         \$ 941,669         929,209         888,630           Accumulated other comprehensive loss, net of tax         32,5253         (35,002)	Other real estate		83		83		-		
LIABILITIES         \$ 10,712,005         \$ 10,736,971         \$ 10,939,441           Deposits:           Noninterest-bearing         \$ 3,111,246         \$ 3,217,655         \$ 3,087,090           Interest-bearing         5,582,618         5,587,004         4,880,321           Total deposits         8,693,864         8,804,659         7,967,411           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         500,000         500,000         1,565,000           Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDERS' EQUITY           Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Accrued interest receivable		34,477		32,507		38,497		
LIABILITIES         \$ 10,712,005         \$ 10,736,971         \$ 10,939,441           Deposits:           Noninterest-bearing         \$ 3,111,246         \$ 3,217,655         \$ 3,087,090           Interest-bearing         5,582,618         5,587,004         4,880,321           Total deposits         8,693,864         8,804,659         7,967,411           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         500,000         500,000         1,565,000           Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDERS' EQUITY           Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Other assets		227,066		231,263		241,348		
Deposits:         Noninterest-bearing         \$ 3,111,246         \$ 3,217,655         \$ 3,087,090           Interest-bearing         5,582,618         5,587,004         4,880,321           Total deposits         8,693,864         8,804,659         7,967,411           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         500,000         500,000         1,565,000           Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDERS' EQUITY           Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           Accumulated other comprehensive loss, net of tax         32,523         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Total assets	\$	10,712,005	\$	10,736,971	\$	10,939,441		
Noninterest-bearing         \$ 3,111,246         \$ 3,217,655         \$ 3,087,090           Interest-bearing         5,582,618         5,587,004         4,880,321           Total deposits         8,693,864         8,804,659         7,967,411           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         500,000         500,000         1,565,000           Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDERS' EQUITY         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	LIABILITIES								
Interest-bearing Total deposits         5,582,618         5,587,004         4,880,321           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         500,000         500,000         1,565,000           Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDERS' EQUITY           Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Deposits:								
Total deposits         8,693,864         8,804,659         7,967,411           Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         500,000         500,000         1,565,000           Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDERS' EQUITY           Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Noninterest-bearing	\$	3,111,246	\$	3,217,655	\$	3,087,090		
Securites sold under agreements to repurchase         376,592         327,224         320,857           Other borrowings         500,000         500,000         1,565,000           Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDERS' EQUITY           Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           P79,961         969,183         942,371           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Interest-bearing		5,582,618		5,587,004		4,880,321		
Other borrowings         500,000         500,000         1,565,000           Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDERS' EQUITY           Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           Possible of the comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Total deposits	· ·	8,693,864		8,804,659		7,967,411		
Accrued interest payable         8,091         9,319         36,823           Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDERS' EQUITY           Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           Post of the comprehensive loss, net of tax         10,076			376,592		327,224		320,857		
Other liabilities         186,020         161,588         148,215           Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDERS' EQUITY           Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           400         979,961         969,183         942,371           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135			500,000		500,000		1,565,000		
Total liabilities         9,764,567         9,802,790         10,038,306           SHAREHOLDERS' EQUITY           Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           Popp,961         969,183         942,371           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135			8,091		9,319		36,823		
SHAREHOLDERS' EQUITY           Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Other liabilities								
Common stock         5,627         7,309         11,076           Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           P79,961         969,183         942,371           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Total liabilities		9,764,567		9,802,790		10,038,306		
Surplus         32,665         32,665         32,665           Undivided profits         941,669         929,209         898,630           979,961         969,183         942,371           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	SHAREHOLDERS' EQUITY								
Undivided profits         941,669         929,209         898,630           979,961         969,183         942,371           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Common stock		5,627		7,309		11,076		
979,961         969,183         942,371           Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Surplus		32,665		32,665		32,665		
Accumulated other comprehensive loss, net of tax         (32,523)         (35,002)         (41,236)           Total shareholders' equity         947,438         934,181         901,135	Undivided profits		941,669		929,209		898,630		
Total shareholders' equity 947,438 934,181 901,135			979,961		969,183		942,371		
	Accumulated other comprehensive loss, net of tax				(35,002)		(41,236)		
Total liabilities and shareholders' equity \$ 10,712,005 \$ 10,736,971 \$ 10,939,441	1 7								
	Total liabilities and shareholders' equity	\$	10,712,005	\$	10,736,971	\$	10,939,441		

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

(dollars in thousands, except per share data)

	Three Months Ended					
	March 31,			ecember 31,	March 31,	
		2025	2024		2024	
INTEREST REVENUE						
Loans, including fees	\$	99,552	\$	101,656	\$	92,171
Deposits with banks		4,117		5,640		18,933
Securities		13,800		14,994		16,448
Other interest and dividend income		661		858		553
Total interest revenue		118,130		123,148		128,105
INTEREST EXPENSE						
Deposits		29,565		32,856		31,461
Funds purchased and other borrowings		8,536		11,088		29,582
Total interest expense		38,101		43,944		61,043
Net interest revenue		80,029		79,204		67,062
(Recapture of) provision for credit losses on loans		(1,330)		(1,150)		2,020
Provision for credit losses on off-balance sheet credit exposures		4,200		150		
Total provision for (recapture of) credit losses		2,870		(1,000)		2,020
Net interest revenue after provision for credit losses		77,159		80,204		65,042
NONINTEREST REVENUE						
Fiduciary and investment services income		8,574		8,409		7,964
Bank and credit card fees, net		3,103		2,374		2,888
Service charges on deposits		2,090		1,510		1,668
Mortgage banking revenue, net		585		789		442
Other income		2,750		3,143		3,029
Total noninterest revenue		17,102		16,225		15,991
NONINTEREST EXPENSE						
Salaries and benefits		45,103		42,646		40,651
Occupancy, furniture and equipment expense		6,318		6,010		6,746
Software and data processing expense		7,508		7,240		6,809
Professional fees		1,762		1,475		1,755
Other expense		11,837		12,463		10,715
Total noninterest expense		72,528		69,834		66,676
Income before provision for income taxes		21,733		26,595		14,357
Provision for income taxes		4,677		5,755		2,979
NET INCOME	\$	17,056	\$	20,840	\$	11,378
PER SHARE DATA						
Weighted average number of common stock shares outstanding						
Basic		2,482,475		2,487,226		2,508,910
Diluted		2,485,334		2,489,692		2,510,181
Earnings per common share (based on weighted average						
shares outstanding)						
Basic	\$	6.87	\$	8.38	\$	4.54
Diluted	\$	6.86	\$	8.37	\$	4.53

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

(dollars in thousands)

		(	donard in thousands	7					
	Quarters Ended								
	March 31,	December 31,	September 30,	June 30,	March 31,				
	2025	2024	2024	2024	2024				
SELECTED DATA									
Interest-bearing deposits with banks	\$ 473,744	\$ 445,384	\$ 378,238	\$ 223,681	\$ 558,337				
Securities	2,798,040	3,038,152	3,357,857	3,433,952	3,459,308				
Total loans	7,062,930	6,892,693	6,940,448	6,771,159	6,584,271				
Allowance for credit losses (ACL) on loans	151,550	153,558	155,198	152,056	147,848				
Earning assets <sup>1</sup>	10,388,110	10,433,905	10,730,129	10,514,393	10,666,773				
Total assets	10,712,005	10,736,971	11,061,947	10,798,134	10,939,441				
Deposits	8,693,864	8,804,659	8,642,392	7,962,367	7,967,411				
Interest-bearing liabilities	6,459,210	6,414,229	6,703,464	6,686,113	6,766,177				
Total shareholders' equity	947,438	934,181	921,347	907,500	901,135				
Total equity to total assets	8.84%	8.70%	8.33%	8.40%	8.24%				
Full-time equivalent employees	1,206	1,189	1,197	1,184	1,186				
ASSET QUALITY RATIOS									
ACL on loans to total loans	2.15%	2.23%	2.24%	2.25%	2.25%				
ACL on loans to noncurrent loans	209%	204%	456%	439%	479%				
Net charge-offs to total average loans	0.01%	0.01%	0.01%	0.01%	0.01%				
Noncurrent loans and ORE to total loans	1.03%	1.09%	0.49%	0.51%	0.47%				

<sup>(1)</sup> Includes only the amortized cost for securities. Includes non-accrual loans.

(dollars in thousands, except per share data)								
Quarters Ended %							Change	
March 31, De			December 31,		arch 31,	Sequential	Year over	
	2025		2024		2024	Quarter	Year	
\$	80,119	\$	79,290	\$	67,142	1.0%	19.3%	
	90		86		80	4.7%	12.5%	
	80,029		79,204		67,062	1.0%	19.3%	
	2,870		(1,000)		2,020	-387.0%	42.1%	
	77,159		80,204		65,042	-3.8%	18.6%	
	17,102		16,225		15,991	5.4%	6.9%	
	72,528		69,834		66,676	3.9%	8.8%	
	21,733		26,595		14,357	-18.3%	51.4%	
	4,677		5,755		2,979	-18.7%	57.0%	
\$	17,056	\$	20,840	\$	11,378	-18.2%	49.9%	
\$	6.87	\$	8.38	\$	4.54	-18.0%	51.3%	
	6.86		8.37		4.53	-18.0%	51.4%	
	1.85		1.85		1.85	0.0%	0.0%	
	378.33		373.21		357.34	1.4%	5.9%	
Quarters Ended				% Cha	ange			
M	,	Dec	,	M	,	Sequential	Year over	
	2025		2024		2024	Quarter	Year	
	0.65%		0.76%		0.39%	-0.11%	0.26%	
	7.33%		8.91%		5.08%	-1.58%	2.25%	
	3.15%		2.97%		2.35%	0.18%	0.80%	
	2.78%		2.55%		2.28%	0.23%	0.50%	
	0.65%		0.59%		0.55%	0.06%	0.10%	
	74.6%		73.1%		80.2%	1.5%	-5.6%	
	26.95%		22.06%		40.86%	4.89%	-18.80%	
	\$ \$	\$ 80,119 90 80,029 2,870 77,159 17,102 72,528 21,733 4,677 \$ 17,056  \$ 6.86 1.85 378.33  March 31, 2025  0.65% 7.33% 3.15% 2.78% 0.65% 74.6%	March 31, 2025  \$ 80,119 \$ 90 80,029 2,870 77,159 17,102 72,528 21,733 4,677 \$ 17,056 \$ \$ \$ 6.86 1.85 378.33 \$ Quar March 31, 2025 \$ 0.65% 7.33% 3.15% 2.78% 0.65% 74.6%	Quarters Ended           March 31, 2025         December 31, 2024           \$ 80,119         \$ 79,290           90         \$ 86           80,029         79,204           2,870         (1,000)           77,159         \$ 80,204           17,102         16,225           72,528         69,834           21,733         26,595           4,677         5,755           \$ 17,056         \$ 20,840           \$ 6.87         \$ 8.38           6.86         8.37           1.85         1.85           378.33         373.21           Quarters Ended           March 31, 2025         2024           0.65%         0.76%           7.33%         8.91%           3.15%         2.97%           2.78%         2.55%           0.65%         0.59%           74.6%         73.1%	Quarters Ended           March 31, 2025         December 31, 2024         March 31, 2024           \$ 80,119         \$ 79,290         \$ 86           \$ 80,029         79,204         2,870         (1,000)           \$ 77,159         \$ 80,204         17,102         16,225         72,528         69,834           \$ 21,733         \$ 26,595         4,677         5,755         \$ 17,056         \$ 20,840         \$           \$ 6.87         \$ 8.38         \$ 6.86         8.37         1.85         1.85           \$ 378.33         373.21         378.33         373.21         A 2024         A 2025         A 2024         A 2024         A 2025         A 2024         A 2025         A 2024         A 2024	Quarters Ended           March 31, 2025         December 31, 2024         March 31, 2024           \$ 80,119         \$ 79,290         \$ 67,142           90         86         80           80,029         79,204         67,062           2,870         (1,000)         2,020           77,159         80,204         65,042           17,102         16,225         15,991           72,528         69,834         66,676           21,733         26,595         14,357           4,677         5,755         2,979           \$ 17,056         \$ 20,840         \$ 11,378           \$ 6.87         \$ 8.38         \$ 4.54           6.86         8.37         4.53           1.85         1.85         1.85           378.33         373.21         357.34           Quarters Ended           March 31, 2025         2024         2024           0.65%         0.76%         0.39%           7.33%         8.91%         5.08%           3.15%         2.97%         2.35%           2.78%         2.55%         2.28%           0.65%         0.59%         0.55% <tr< td=""><td>Quarters Ended         % Charles           March 31, 2025         December 31, 2024         March 31, 2024         Sequential Quarter           \$ 80,119         \$ 79,290         \$ 67,142         1.0%           90         86         80         4.7%           80,029         79,204         67,062         1.0%           2,870         (1,000)         2,020         -387.0%           77,159         80,204         65,042         -3.8%           17,102         16,225         15,991         5.4%           72,528         69,834         66,676         3.9%           21,733         26,595         14,357         -18.3%           4,677         5,755         2,979         -18.7%           \$ 17,056         \$ 20,840         \$ 11,378         -18.0%           6.86         8.37         4.53         -18.0%           6.86         8.37         4.53         -18.0%           378.33         373.21         357.34         1.4%           Quarters Ended         % Charles           March 31, 2025         2024         2024         Quarter           0.65%         0.76%         0.39%         -0.11%</td></tr<>	Quarters Ended         % Charles           March 31, 2025         December 31, 2024         March 31, 2024         Sequential Quarter           \$ 80,119         \$ 79,290         \$ 67,142         1.0%           90         86         80         4.7%           80,029         79,204         67,062         1.0%           2,870         (1,000)         2,020         -387.0%           77,159         80,204         65,042         -3.8%           17,102         16,225         15,991         5.4%           72,528         69,834         66,676         3.9%           21,733         26,595         14,357         -18.3%           4,677         5,755         2,979         -18.7%           \$ 17,056         \$ 20,840         \$ 11,378         -18.0%           6.86         8.37         4.53         -18.0%           6.86         8.37         4.53         -18.0%           378.33         373.21         357.34         1.4%           Quarters Ended         % Charles           March 31, 2025         2024         2024         Quarter           0.65%         0.76%         0.39%         -0.11%	

<sup>(1)</sup> Tax exempt interest has been adjusted to a taxable equivalent basis using a tax rate of <math>21%.NM = not meaningful

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

	Quarters Ended								
Loans by Credit Risk Rating: Pass	I	De	ecember 31, 2024	March 31, 2024					
	\$	6,717,706	\$	6,545,186	\$	6,312,018			
Special Mention		179,324		191,621		183,439			
Substandard		165,875		155,828		88,768			
Doubtful/Loss		25		58		46			
Total	\$	7,062,930	\$	6,892,693	\$	6,584,271			

	 Quarters Ended								
	March 31,	De	cember 31,	March 31,					
<b>Loans by Payment Status:</b>	2025		2024		2024				
Current Loans	\$ 6,984,302	\$	6,804,191	\$	6,546,261				
Loans Past Due 30-89 Days, Still Accruing	6,189		13,175		7,137				
Noncurrent Loans	72,439		75,327		30,873				
Total	\$ 7,062,930	\$	6,892,693	\$	6,584,271				

Allowance Position:		Quarters Ended							
	M	March 31,			March 31,				
		2025		2024	2024				
Allowance for Loans	\$	151,550	\$	153,558	\$	147,848			
Allowance to Total Loans		2.15%		2.23%		2.25%			