

Summary Financial Statements, Selected Financial Highlights and Selected Credit Performance Highlights Q3 2023 (unaudited)

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

ASSETS		September 30, 2023		June 30, 2023		September 30, 2022
Cash and due from banks	\$	116,619,826	\$	110,570,273	\$	119,453,042
Interest-bearing deposits with banks	Ψ	988,411,452	Ψ	372,670,765	Ψ	643,622,224
Securities available for sale, at fair value		480,044,123		509,354,423		543,393,395
Securities held to maturity, at amortized cost		3,097,288,113		3,160,177,545		3,144,339,982
Federal Home Loan Bank and Pacific Coast Bankers' Bancshares		-) )) -		-, -, -, -,-		-, ,,
stock, at cost		30,060,000		15,420,000		10,060,000
Loans receivable		6,443,189,362		6,285,984,837		5,903,011,291
Allowance for credit losses on loans		(144,377,942)		(141,008,789)		(118,231,380)
Loans, net of allowance for credit losses on loans		6,298,811,420		6,144,976,048		5,784,779,911
Premises and equipment, net		85,106,046		86,125,516		88,082,559
Accrued interest receivable		36,706,294		30,636,124		27,802,391
Other assets		225,304,448		217,047,285		197,883,073
Total assets	\$	11,358,351,722	\$	10,646,977,979	\$	10,559,416,577
LIABILITIES						
Deposits:						
Noninterest-bearing	\$	3,423,838,739	\$	3,518,317,592	\$	4,312,452,221
Interest-bearing		4,617,752,402		4,363,591,321		5,062,532,503
Total deposits		8,041,591,141		7,881,908,913		9,374,984,724
Securites sold under agreements to repurchase		358,777,892		205,874,361		220,764,309
Other borrowings		1,915,000,000		1,549,000,000		-
Accrued interest payable		37,028,531		17,749,024		204,541
Other liabilities		127,315,367		116,044,977		108,203,547
Total liabilities		10,479,712,931		9,770,577,275		9,704,157,121
SHAREHOLDERS' EQUITY						
Common stock		12,107,873		11,625,545		12,995,790
Surplus		32,665,000		32,665,000		32,665,000
Undivided profits		885,810,602		880,410,692		857,738,727
		930,583,475		924,701,237		903,399,517
Accumulated other comprehensive loss, net of tax		(51,944,684)		(48,300,533)		(48,140,061)
Total shareholders' equity		878,638,791	_	876,400,704		855,259,456
Total liabilities and shareholders' equity	\$	11,358,351,722	\$	10,646,977,979	\$	10,559,416,577

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

	Three Months Ended					
	September 30, 2023	June 30, 2023	September 30, 2022			
INTEREST REVENUE						
Loans, including fees	\$ 88,221,419	\$ 82,668,749	\$ 67,434,650			
Deposits with banks	8,500,130	3,419,113	5,350,739			
Securities	17,324,212	16,238,951	16,338,705			
Other interest and dividend income	169,575	396,873	75,319			
Total interest revenue	114,215,336	102,723,686	89,199,413			
INTEREST EXPENSE						
Deposits	25,941,869	18,689,914	2,237,341			
Funds purchased and other borrowings	20,631,768	16,144,361	98,947			
Total interest expense	46,573,637	34,834,275	2,336,288			
Net interest revenue	67,641,699	67,889,411	86,863,125			
Provision for credit losses	4,350,000	3,100,000	1,000,000			
Net interest revenue after provision for credit losses	63,291,699	64,789,411	85,863,125			
NONINTEREST REVENUE						
Fiduciary income	5,994,691	6,107,053	5,274,951			
Investment services fees	867,557	896,156	971,614			
Bank and credit card fees, net	2,465,015	3,161,113	3,610,873			
Mortgage banking revenue, net	431,789	254,456	520,361			
Other fees on loans	279,297	313,120	362,992			
Service charges on deposits	1,351,731	1,298,849	1,808,262			
Other income	2,183,819	2,045,244	1,931,645			
Total noninterest revenue	13,573,899	14,075,991	14,480,698			
NONINTEREST EXPENSE						
Salaries and benefits	38,116,094	38,000,467	38,229,282			
Occupancy, furniture and equipment expense	6,374,275	6,280,391	5,912,064			
Other expense	19,582,058	18,204,096	17,952,198			
Total noninterest expense	64,072,427	62,484,954	62,093,544			
Income before provision for income taxes	12,793,171	16,380,448	38,250,279			
Provision for income taxes	2,758,290	3,542,214	8,300,995			
NET INCOME	<u>\$ 10,034,881</u>	\$ 12,838,234	\$ 29,949,284			
PER SHARE DATA						
Weighted average number of common stock shares outstanding						
Basic	2,505,390	2,505,390	2,514,052			
Diluted	2,505,646	2,505,448	2,515,409			
Earnings per common share (based on weighted average	2,000,040	2,000,110	_,010,109			
shares outstanding)						
Basic	\$ 4.01	\$ 5.12	\$ 11.91			
Diluted	\$ 4.00	\$ 5.12	\$ 11.91			

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

September 30, 2023     September 30, 2022     September 30, 2023     September 30, 2022       INTEREST REVENUE     5     249,153,080     5     182,016,781       Deposits with banks     8,404,004     5     141,341,235     8,404,004       Source     5     249,153,080     5     182,016,781       Deposits     647,103     223,2817     315,551,713     238,439,575       INTEREST EXPENSE     5     52,82,419     5,411,456       Punds purchased and other borrowings     42,938,603     241,505       Total interest revenue     217,330,601     232,786,614       Provision (recapture) for credit losses     9,850,000     (23,000,000)       Net interest revenue after provision for credit losses     2,789,371     3,009,985       Bank and credit card fees     9,719,632     13,268,344       Mortgage banking revenue, net     927,780     1,70,431       Other fees on loans     833,287     904,130       Service charges on deposits     41,03,820     5,007,474       Other recome     64,592,256     6,705,279       Total noninterest revenue     42,656,8		Nine Months Ended			
INTEREST REVENUE     S 249,153,080     \$ 182,016,781       Deposits with banks     \$ 5,49,153,080     \$ 182,016,781       Securities     5,411,4235     \$,404,004       Other interest and dividend income Total interest revenue     5,51,713     238,439,575       INTEREST EXPENSE     5,5282,419     5,411,456       Deposits     5,5282,419     5,411,456       Funds purchased and other borrowings     42,938,693     241,505       Total interest revenue     217,730,601     235,786,614       Provision (recapture) for credit losses     9,850,000     (23,000,000)       Net interest revenue after provision for credit losses     9,719,632     13,268,344       Mortigage banking revenue, net     17,823,707     16,290,052       Investment services fees     2,789,371     3,009,985       Bank and credit card fees     9,719,632     13,268,344       Mortigage banking revenue, net     92,7380     1,770,431       Other income     6,459,256     6,702,279       Total noninterest revenue     55,798,404     57,024,04       Other reso no loans     55,798,404     57,024,045     52,059,11 </th <th></th> <th>-</th> <th></th> <th>Se</th> <th>-</th>		-		Se	-
Deposits with banks     14,341,235     8,404,004       Securities     51,410,295     47,785,973       Other interest and dividend income     232,817     315,551,713     232,8439,575       INTEREST EXPENSE     Deposits     55,282,419     5,411,456       Funds purchased and other borrowings     42,938,693     241,505       Total interest expense     98,221,112     5,652,961       Not interest revenue     217,330,601     232,786,614       NONINTEREST REVENUE     71,823,707     16,290,052       Investment services fees     9,719,632     13,268,344       Mortgage banking revenue, net     9,719,632     13,268,344       Other income     17,823,707     16,290,052       Investment services fees     9,719,632     13,268,344       Service charges on deposits     4,103,820     5,307,474       Other income     6,459,256     6,705,279       Total noninterest revenue     42,656,853     47,255,695       NONINTEREST EXPENSE     117,252,981     114,722,705       Salaries and benefitis     117,252,981     114,722,705       Occupaney, furniture and	INTEREST REVENUE				2022
Deposits with banks     14,341,235     8,404,004       Securities     51,410,295     47,785,973       Other interest and dividend income     232,817     315,551,713     232,8439,575       INTEREST EXPENSE     Deposits     55,282,419     5,411,456       Funds purchased and other borrowings     42,938,693     241,505       Total interest expense     98,221,112     5,652,961       Not interest revenue     217,330,601     232,786,614       NONINTEREST REVENUE     71,823,707     16,290,052       Investment services fees     9,719,632     13,268,344       Mortgage banking revenue, net     9,719,632     13,268,344       Other income     17,823,707     16,290,052       Investment services fees     9,719,632     13,268,344       Service charges on deposits     4,103,820     5,307,474       Other income     6,459,256     6,705,279       Total noninterest revenue     42,656,853     47,255,695       NONINTEREST EXPENSE     117,252,981     114,722,705       Salaries and benefitis     117,252,981     114,722,705       Occupaney, furniture and	Loans, including fees	\$ 24	9,153,080	\$	182,016,781
Securities     51,410,295     47,785,973       Other interest and dividend income Total interest revenue     315,551,713     232,847       Deposits     55,282,419     5,411,456       Peroposits     42,938,693     241,505       Total interest expense     98,221,112     5,652,961       Net interest revenue     98,221,112     5,652,961       Provision (recapture) for credit losses     9,880,000     203,000,000       Net interest revenue after provision for credit losses     9,880,000     205,786,614       NONINTEREST REVENUE     17,823,707     16,290,052       Investiment services fees     9,719,632     13,268,344       Mortgage banking revenue, net     927,780     1,770,431       Other fees on loans     833,287     904,130       Service charges on deposits     41,03,820     5,037,474       Other income     6,459,256     6,705,279       Total noninterest revenue     117,252,981     114,722,705       Ocupancy, furniture and equipment expense     19,487,840     18,687,838       Other expense     192,539,225     190,435,644       Income before provision for inc					
Total interest revenue     315,551,713     238,439,575       INTEREST EXPENSE     Deposits     55,282,419     5,411,456       Funds purchased and other borrowings     42,938,693     241,505       Total interest revenue     232,786,614       Provision (recapture) for credit losses     9,850,000     (23,000,000)       Net interest revenue after provision for credit losses     2,789,371     3,009,985       Divestment services fees     9,719,632     13,268,344       Mortgage banking revenue, net     927,780     1,77,431       Other fees on loans     833,287     904,130       Service charges on deposits     4,103,820     5,307,474       Other income     6459,256     6,705,279       Total noninterest revenue     42,656,853     47,255,695       NONINTEREST EXPENSE     Salaries and benefits     117,252,981     114,722,705       Occupancy, furniture and equipment expense     19,487,840     18,687,838       Other expense     55,798,614     57,025,141       Income before provision for income taxes     57,598,614     57,025,141       Income before provision for income taxes     75,598,229		5	1,410,295		47,785,973
INTEREST EXPENSE       Deposits     55,282,419     5,411,456       Funds purchased and other borrowings     42,938,693     241,505       Total interest expense     98,221,112     5,652,961       Net interest revenue     217,330,601     232,786,614       Provision (recapture) for credit losses     9,8000 (23,000,000)     2207,480,601     255,786,614       NONINTEREST REVENUE     17,823,707     16,290,052     10,009,005       Investment services fees     2,789,371     3,009,985       Bank and credit card fees     9,719,632     13,268,344       Mortgage banking revenue, net     217,780     1,770,431       Other fees on loans     833,287     904,130       Service charges on deposits     4,103,820     5,307,474       Other income     4,659,256     6,705,279       Total noninterest revenue     42,656,853     47,255,695       NONINTEREST EXPENSE     Salaries and benefits     117,252,981     114,722,705       Occupancy, furniture and equipment expense     19,487,840     18,687,838       Total noninterest expense     19,275,998,404     57,598,229     112,606,625	Other interest and dividend income		647,103		232,817
Deposits     55,282,419     5,411,456       Funds purchased and other borrowings     24,2938,693     241,505       Total interest revenue     98,221,112     5,652,961       Provision (recapture) for credit losses     9,850,000     (23,000,000)       Net interest revenue     9,850,000     (23,000,000)       Net interest revenue after provision for credit losses     9,850,000     (23,000,000)       Net interest revenue after provision for credit losses     207,480,601     255,786,614       NONINTEREST REVENUE     17,823,707     16,290,052       Investment services fees     2,789,371     3,009,985       Bank and credit card fees     9,7180     1,770,431       Other fees on loans     833,287     904,130       Service charges on deposits     41,03,820     5,307,474       Other income     42,656,853     47,255,695       NONINTEREST EXPENSE     Salaries and benefits     117,252,981     114,722,705       Occupancy, furniture and equipment expense     19,487,840     18,687,838       Other neome taxes     75,598,229     110,206,625       Provision for income taxes     75,598,229 <t< th=""><th>Total interest revenue</th><th>31</th><th>5,551,713</th><th></th><th>238,439,575</th></t<>	Total interest revenue	31	5,551,713		238,439,575
Funds purchased and other borrowings   42,938,693   241,505     Total interest expense   98,221,112   5,652,961     Net interest revenue   217,330,601   232,786,614     Provision (recapture) for credit losses   9,80,000   (23,000,000)     Net interest revenue after provision for credit losses   9,748,000   255,786,614     NONINTEREST REVENUE   Fiduciary income   17,823,707   16,290,052     Investment services fees   2,789,371   3,009,985     Bank and credit card fees   9,719,632   13,268,344     Mortgage banking revenue, net   927,780   1,770,431     Other fees on loans   833,287   904,130     Service charges on deposits   41,03,820   5,307,474     Other income   6,459,256   6,705,279     Total noninterest revenue   42,656,853   47,255,695     NONINTEREST EXPENSE   Salaries and benefits   117,252,981   114,722,705     Occupancy, furniture and equipment expense   55,759,8404   15,7025,141   570,251,411     Total noninterest expense   19,487,840   18,687,838   57,98,229   112,606,625     Provision for income taxes   57,598,404<	INTEREST EXPENSE				
Total interest expense Net interest revenue     98,221,112     5,652,961       Provision (recapture) for credit losses Net interest revenue after provision for credit losses     9,850,000     (23,000,000)       NONINTEREST REVENUE Fiduciary income     17,823,707     16,290,052       Investment services fees     2,789,371     3,009,985       Bank and credit card fees     9,719,632     13,268,344       Mortgage banking revenue, net     927,780     1,770,431       Other fees on loans     833,287     904,130       Service charges on deposits     4,103,820     5,307,474       Other income     6,459,256     6,705,279       Total noninterest revenue     42,656,853     47,255,095       NONINTEREST EXPENSE     117,252,981     114,722,705       Salaries and benefits     117,252,981     114,722,705       Occupancy, furniture and equipment expense     19,487,840     18,687,838       Other expense     57,759,8,209     112,606,625       Total noninterest expense     57,598,209     112,606,625       Net INCOME     2,504,426     2,504,426     2,502,818       Diluted     2,505,431     2,5	Deposits	5:	5,282,419		5,411,456
Net interest revenue     217,330,601     232,786,614       Provision (recapture) for credit losses     9,850,000     (23,000,000)       Net interest revenue after provision for credit losses     207,480,601     255,786,614       NONINTEREST REVENUE     17,823,707     16,290,052       Investment services fees     9,719,632     13,268,344       Mortgage banking revenue, net     927,780     1,770,431       Other fees on loans     833,287     904,130       Service charges on deposits     4,103,820     5,307,474       Other income     6,459,256     6,705,279       Total noninterest revenue     42,656,853     47,255,695       NONINTEREST EXPENSE     117,252,981     114,722,705       Salaries and benefits     19,487,840     18,687,838       Other expense     19,487,840     18,687,838       Total noninterest expense     192,539,225     190,435,684       Income before provision for income taxes     57,798,209     112,600,625       Provision for income taxes     12,471,620     24,499,902       NET INCOME     \$8,8106,723     \$8,8106,723       PER SHARE DATA	Funds purchased and other borrowings	42	2,938,693		/
Provision (recapture) for credit losses   9,850,000   (23,000,000)     Net interest revenue after provision for credit losses   207,480,601   255,786,614     NONINTEREST REVENUE   17,823,707   16,290,052     Investment services fees   2,789,371   3,009,985     Bank and credit card fees   9,719,632   13,268,344     Mortgage banking revenue, net   927,780   1,770,431     Other fees on loans   833,287   904,130     Service charges on deposits   4,103,820   5,307,474     Other income   6,459,256   6,705,279     Total noninterest revenue   42,656,853   47,255,695     NONINTEREST EXPENSE   114,722,705     Salaries and benefits   117,252,981   114,722,705     Occupancy, furniture and equipment expense   19,487,840   18,687,838     Other expense   55,798,404   57,025,141     Income before provision for income taxes   57,598,229   112,606,625     Provision for income taxes   51,215,609   \$ 88,106,723     NET INCOME   \$ 45,125,609   \$ 88,106,723     PER SHARE DATA   2,505,431   2,522,969     Earnings per common sha	Total interest expense	9	8,221,112		5,652,961
Net interest revenue after provision for credit losses     207,480,601     255,786,614       NONINTEREST REVENUE     17,823,707     16,290,052       Investment services fees     2,789,371     3,009,985       Bank and credit card fees     9,719,632     13,268,344       Mortgage banking revenue, net     927,780     1,770,431       Other fees on loans     833,287     904,130       Service charges on deposits     4,103,820     5,307,474       Other income     6,459,256     6,705,279       Total noninterest revenue     42,656,853     47,255,695       NONINTEREST EXPENSE     Salaries and benefits     117,252,981     114,722,705       Occupancy, furniture and equipment expense     55,798,404     57,025,141       Total noninterest expense     192,539,225     190,435,684       Income before provision for income taxes     57,598,229     112,606,625       Provision for income taxes     12,472,620     24,499,902       NET INCOME     \$ 45,125,609     \$ 88,106,723       PER SHARE DATA     Weighted average number of common stock shares outstanding     2,505,431     2,522,969       Basic		21	7,330,601		232,786,614
NONINTEREST REVENUE       Fiduciary income     17,823,707     16,290,052       Investment services fees     2,789,371     3,009,985       Bank and credit card fees     9,719,632     13,268,344       Mortgage banking revenue, net     927,780     1,770,431       Other fees on loans     833,287     904,130       Service charges on deposits     4,103,820     5,307,474       Other income     6,459,256     6,705,279       Total noninterest revenue     42,656,853     47,255,695       NONINTEREST EXPENSE     Salaries and benefits     117,252,981     114,722,705       Occupancy, furniture and equipment expense     19,487,840     18,687,838       Other expense     19,2539,225     190,435,684       Income before provision for income taxes     57,798,404     57,025,141       Total noninterest expense     12,2539,225     190,435,684       Income before provision for income taxes     57,798,229     112,606,625       Provision for income taxes     12,472,620     24,499,902       NET INCOME     \$ 45,125,609     \$ 88,106,723       PER SHARE DATA     2,504,426			9,850,000		(23,000,000)
Fiduciary income   17,823,707   16,290,052     Investment services fees   2,789,371   3,009,985     Bank and credit card fees   9,719,632   13,268,344     Mortgage banking revenue, net   927,780   1,770,431     Other fees on loans   833,287   904,130     Service charges on deposits   4,103,820   5,307,474     Other income   6,459,256   6,705,279     Total noninterest revenue   42,656,853   47,255,695     NONINTEREST EXPENSE   117,252,981   114,722,705     Salaries and benefits   19,487,840   18,687,838     Other expense   19,487,840   18,687,838     Income before provision for income taxes   57,598,404   57,025,141     Total noninterest expense   192,539,225   190,435,684     Income before provision for income taxes   57,598,229   112,606,625     Provision for income taxes   12,472,620   24,499,902     NET INCOME   \$ 45,125,609   \$ 88,106,723     PER SHARE DATA   2,505,431   2,522,969     Earnings per common share (based on weighted average shares outstanding)   2,505,431   2,522,969     Basi	Net interest revenue after provision for credit losses	20	7,480,601		255,786,614
Investment services fees   2,789,371   3,009,985     Bank and credit card fees   9,719,632   13,268,344     Mortgage banking revenue, net   927,780   1,770,431     Other fees on loans   833,287   904,130     Service charges on deposits   4,103,820   5,307,474     Other income   6,459,256   6,705,279     Total noninterest revenue   42,656,853   47,255,695     NONINTEREST EXPENSE   117,252,981   114,722,705     Salaries and benefits   19,487,840   18,687,838     Other expense   55,798,404   57,025,141     Total noninterest expense   192,539,225   190,435,684     Income before provision for income taxes   57,798,404   57,025,141     Total noninterest expense   12,472,620   24,499,902     NET INCOME   2,504,426   2,520,818     Diluted   2,504,426   2,520,818     Diluted   2,505,431   2,522,969     Earnings per common share (based on weighted average shares outstanding)   34,95     Basic   \$ 18,02   34,95	NONINTEREST REVENUE				
Bank and credit card fees   9,719,632   13,268,344     Mortgage banking revenue, net   927,780   1,770,431     Other fees on loans   833,287   904,130     Service charges on deposits   4,103,820   5,307,474     Other income   6,459,256   6,705,279     Total noninterest revenue   42,656,853   47,255,695     NONINTEREST EXPENSE   117,252,981   114,722,705     Salaries and benefits   19,487,840   18,687,838     Other expense   19,487,840   18,687,838     Other expense   19,2539,225   190,435,684     Income before provision for income taxes   57,598,404   57,025,141     Income before provision for income taxes   122,539,225   190,435,684     Income taxes   12,472,620   24,499,902     NET INCOME   \$ 45,125,609   \$ 88,106,723     PER SHARE DATA   \$ 2,504,426   2,520,818     Diluted   2,505,431   2,522,969     Earnings per common share (based on weighted average shares outstanding)   \$ 34,95     Basic   \$ 18,02   \$ 34,95	Fiduciary income	1	7,823,707		16,290,052
Mortgage banking revenue, net   927,780   1,770,431     Other fees on loans   833,287   904,130     Service charges on deposits   4,103,820   5,307,474     Other income   6,459,256   6,705,279     Total noninterest revenue   42,656,853   47,255,695     NONINTEREST EXPENSE   117,252,981   114,722,705     Salaries and benefits   19,487,840   18,687,838     Other expense   55,798,404   57,025,141     Total noninterest expense   192,539,225   190,435,684     Income before provision for income taxes   57,598,229   112,606,625     Provision for income taxes   12,472,620   24,499,902     NET INCOME   \$ 45,125,609   \$ 88,106,723     PER SHARE DATA   Weighted average number of common stock shares outstanding Basic   2,504,426   2,520,818     Diluted   2,505,431   2,522,969   5   34,95     Earnings per common share (based on weighted average shares outstanding)   Basic   \$ 18,02   \$ 34,95	Investment services fees	1	2,789,371		3,009,985
Other fees on loans     833,287     904,130       Service charges on deposits     4,103,820     5,307,474       Other income     6,459,256     6,705,279       Total noninterest revenue     42,656,853     47,255,695       NONINTEREST EXPENSE     117,252,981     114,722,705       Scupancy, furniture and equipment expense     19,487,840     18,687,838       Other expense     55,798,404     57,025,141       Total noninterest expense     192,539,225     190,435,684       Income before provision for income taxes     57,598,229     112,606,625       Provision for income taxes     12,472,620     24,499,902       NET INCOME     \$ 45,125,609     \$ 88,106,723       PER SHARE DATA     2,504,426     2,520,818       Weighted average number of common stock shares outstanding     2,505,431     2,522,969       Earnings per common share (based on weighted average shares outstanding)     3 8asic     \$ 34,95	Bank and credit card fees		9,719,632		13,268,344
Service charges on deposits   4,103,820   5,307,474     Other income   6,459,256   6,705,279     Total noninterest revenue   42,656,853   47,255,695     NONINTEREST EXPENSE   117,252,981   114,722,705     Salaries and benefits   19,487,840   18,687,838     Other expense   19,487,840   18,687,838     Total noninterest expense   192,539,225   190,435,684     Income before provision for income taxes   57,598,229   112,606,625     Provision for income taxes   12,472,620   24,499,902     NET INCOME   \$ 45,125,609   \$ 88,106,723     PER SHARE DATA   Weighted average number of common stock shares outstanding Basic   2,504,426   2,520,818     Diluted   2,505,431   2,522,969   2,522,969     Earnings per common share (based on weighted average shares outstanding) Basic   \$ 18,02   \$ 34,95	Mortgage banking revenue, net		927,780		1,770,431
Other income Total noninterest revenue     6,459,256     6,705,279       NONINTEREST EXPENSE Salaries and benefits Occupancy, furniture and equipment expense     117,252,981     114,722,705       Nocupancy, furniture and equipment expense     19,487,840     18,687,838       Other expense     55,798,404     57,025,141       Total noninterest expense     192,539,225     190,435,684       Income before provision for income taxes     57,598,229     112,606,625       Provision for income taxes     12,472,620     24,499,902       NET INCOME     \$ 45,125,609     \$ 88,106,723       PER SHARE DATA     Weighted average number of common stock shares outstanding Basic     2,504,426     2,520,818       Diluted     2,505,431     2,522,969     2,505,431     2,522,969       Earnings per common share (based on weighted average shares outstanding) Basic     \$ 18,02     \$ 34.95	Other fees on loans		833,287		904,130
Total noninterest revenue0,001213Total noninterest revenue42,656,853NONINTEREST EXPENSESalaries and benefitsOccupancy, furniture and equipment expenseOther expenseTotal noninterest expenseTotal noninterest expenseIncome before provision for income taxesProvision for income taxesProvision for income taxesProvision for income taxesPER SHARE DATAWeighted average number of common stock shares outstanding BasicBasicDilutedEarnings per common share (based on weighted average shares outstanding) BasicBasicS18.02\$\$18.02\$34.95	Service charges on deposits		4,103,820		5,307,474
NONINTEREST EXPENSESalaries and benefitsOccupancy, furniture and equipment expenseOther expenseTotal noninterest expenseIncome before provision for income taxesProvision for income taxesProvision for income taxesProvision for income taxesPER SHARE DATAWeighted average number of common stock shares outstanding BasicDiluted2,504,4262,502,4312,502,969Earnings per common share (based on weighted average shares outstanding) Basic8 18.02\$ 18.02	Other income		6,459,256		6,705,279
Salaries and benefits   117,252,981   114,722,705     Occupancy, furniture and equipment expense   19,487,840   18,687,838     Other expense   55,798,404   57,025,141     Total noninterest expense   192,539,225   190,435,684     Income before provision for income taxes   57,598,229   112,606,625     Provision for income taxes   12,472,620   24,499,902     NET INCOME   \$ 45,125,609   \$ 88,106,723     PER SHARE DATA   Weighted average number of common stock shares outstanding Basic   2,504,426   2,520,818     Diluted   2,505,431   2,522,969   2,522,969     Earnings per common share (based on weighted average shares outstanding)   \$ 18.02   \$ 34.95	Total noninterest revenue	42	2,656,853		47,255,695
Occupancy, furniture and equipment expense   19,487,840   18,687,838     Other expense   55,798,404   57,025,141     Total noninterest expense   192,539,225   190,435,684     Income before provision for income taxes   57,598,229   112,606,625     Provision for income taxes   12,472,620   24,499,902     NET INCOME   \$ 45,125,609   \$ 88,106,723     PER SHARE DATA   Weighted average number of common stock shares outstanding Basic   2,504,426   2,520,818     Diluted   2,505,431   2,522,969   2,522,969     Earnings per common share (based on weighted average shares outstanding) Basic   \$ 18.02   \$ 34.95	NONINTEREST EXPENSE				
Other expense   55,798,404   57,025,141     Total noninterest expense   192,539,225   190,435,684     Income before provision for income taxes   57,598,229   112,606,625     Provision for income taxes   12,472,620   24,499,902     NET INCOME   \$ 45,125,609   \$ 88,106,723     PER SHARE DATA   Weighted average number of common stock shares outstanding Basic   2,504,426   2,520,818     Diluted   2,505,431   2,522,969   2,522,969     Earnings per common share (based on weighted average shares outstanding) Basic   \$ 18.02   \$ 34.95	Salaries and benefits	11'	7,252,981		114,722,705
Total noninterest expense192,539,225190,435,684Income before provision for income taxes57,598,229112,606,625Provision for income taxes12,472,62024,499,902NET INCOME\$ 45,125,609\$ 88,106,723PER SHARE DATAWeighted average number of common stock shares outstanding BasicDiluted2,504,4262,520,818Diluted2,505,4312,522,969Earnings per common share (based on weighted average shares outstanding) Basic\$ 18.02\$ 34.95	Occupancy, furniture and equipment expense	1	9,487,840		18,687,838
Income before provision for income taxes57,598,229112,606,625Provision for income taxes12,472,62024,499,902NET INCOME\$ 45,125,609\$ 88,106,723PER SHARE DATA\$ 88,106,723Weighted average number of common stock shares outstanding Basic2,504,4262,520,818Diluted2,505,4312,522,969Earnings per common share (based on weighted average shares outstanding) Basic\$ 18.02\$ 34.95	Other expense	5:	5,798,404		57,025,141
Provision for income taxes12,472,62024,499,902NET INCOME\$ 45,125,609\$ 88,106,723PER SHARE DATAWeighted average number of common stock shares outstanding Basic2,504,4262,520,818Diluted2,505,4312,522,969Earnings per common share (based on weighted average shares outstanding) Basic\$ 18.02\$ 34.95	Total noninterest expense	192	2,539,225		190,435,684
NET INCOME\$ 45,125,609\$ 88,106,723PER SHARE DATA Weighted average number of common stock shares outstanding Basic Diluted2,504,4262,520,8182,504,426 2,505,4312,522,9692,522,969Earnings per common share (based on weighted average shares outstanding) Basic\$ 18.02 \$ 34.95	Income before provision for income taxes	5'	7,598,229		112,606,625
PER SHARE DATA     Weighted average number of common stock shares outstanding     Basic   2,504,426   2,520,818     Diluted   2,505,431   2,522,969     Earnings per common share (based on weighted average shares outstanding)   8   18.02   \$ 34.95	Provision for income taxes	1	2,472,620		24,499,902
Weighted average number of common stock shares outstanding Basic2,504,4262,520,818Diluted2,505,4312,522,969Earnings per common share (based on weighted average shares outstanding) Basic818.02\$34.95	NET INCOME	<u>\$</u> 4	5,125,609	\$	88,106,723
Basic   2,504,426   2,520,818     Diluted   2,505,431   2,522,969     Earnings per common share (based on weighted average shares outstanding)   34.95     Basic   \$ 18.02 \$ 34.95					
Diluted2,505,4312,522,969Earnings per common share (based on weighted average shares outstanding) Basic\$ 18.02\$ 34.95	0 0		2 504 426		2 520 919
Earnings per common share (based on weighted average shares outstanding)   Basic   \$ 18.02 \$ 34.95					
outstanding)     \$ 18.02     \$ 34.95			2,303,431		2,322,909
	outstanding)				
Diluted \$ 18.01 \$ 34.92			18.02		
	Diluted	\$	18.01	\$	34.92

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

	(dollars in thousands)								
	Quarters Ended								
	September 30,	June 30,	March 31,	December 31,	September 30,				
	2023	2023	2023	2022	2022				
SELECTED DATA									
Interest-bearing deposits with banks	\$ 988,411	\$ 372,671	\$ 341,116	\$ 273,938	\$ 643,622				
Securities	3,577,332	3,669,532	3,730,349	3,759,164	3,687,733				
Total loans	6,443,189	6,285,985	6,099,479	6,042,262	5,903,011				
Allowance for credit losses (ACL) on loans <sup>1</sup>	144,378	141,009	138,976	120,839	118,231				
Earning assets <sup>2</sup>	11,088,508	10,389,254	10,231,511	10,133,251	10,293,630				
Total assets	11,358,352	10,646,978	10,515,350	10,423,090	10,559,417				
Deposits	8,041,591	7,881,909	8,328,130	9,217,086	9,374,985				
Interest-bearing liabilities	6,891,530	6,118,466	5,618,074	5,180,503	5,283,297				
Total shareholders' equity	878,639	876,401	871,987	867,129	855,259				
Total equity to total assets	7.74%	8.23%	8.29%	8.32%	8.10%				
Full-time equivalent employees	1,196	1,189	1,166	1,146	1,134				
ASSET QUALITY RATIOS									
ACL on loans to total loans	2.24%	2.24%	2.28%	2.00%	2.00%				
ACL on loans to noncurrent loans	2987%	2548%	3417%	3743%	3842%				
Net charge-offs to total average loans	0.00%	0.00%	0.01%	0.00%	0.00%				
Noncurrent loans and ORE to assets	0.04%	0.05%	0.04%	0.03%	0.03%				

(1) 2022 allowance balances are based on the incurred loss model. 2023 allowance balance is based on the current expected credit loss ("CECL") model.

	(dollars in thousands, except per share data)								
			Quar	ters Ended			% Change		
	Sept	ember 30,	Jı	ine 30,	September 30,		Sequential	Year over	
		2023		2023		2022	Quarter	Year	
PERFORMANCE									
Net interest revenue, fully tax-equivalent	\$	67,712	\$	67,975	\$	86,906	-0.4%	-22.1%	
Fully tax-equivalent adjustment		70		86		43	-18.6%	62.8%	
Net interest revenue		67,642		67,889		86,863	-0.4%	-22.1%	
Provision for credit losses		4,350		3,100		1,000	40.3%	335.0%	
Net interest revenue after provision for credit losses		63,292		64,789		85,863	-2.3%	-26.3%	
Noninterest revenue		13,574		14,076		14,481	-3.6%	-6.3%	
Noninterest expense		64,073		62,484		62,094	2.5%	3.2%	
Income before provision for income taxes		12,793		16,381		38,250	-21.9%	-66.6%	
Provision for income taxes		2,758		3,543		8,301	-22.2%	-66.8%	
Net income	\$	10,035	\$	12,838	\$	29,949	-21.8%	-66.5%	
PER COMMON SHARE									
Earnings per common share - basic	\$	4.01	\$	5.12	\$	11.91	-21.7%	-66.3%	
Earnings per common share - diluted		4.00		5.12		11.91	-21.9%	-66.4%	
Common cash dividends		1.85		1.85		1.85	0.0%	0.0%	
Common shareholders' equity		348.40		347.52		338.95	0.3%	2.8%	

		Quarters Ended	% Change			
	September 30,	June 30,	September 30,	Sequential	Year over	
	2023	2023	2022	Quarter	Year	
PERFORMANCE RATIOS						
Return on average assets	0.36%	0.49%	1.10%	-0.13%	-0.74%	
Return on average shareholders' equity	4.50%	5.84%	13.81%	-1.34%	-9.31%	
Margin on average earning assets <sup>2</sup>	2.51%	2.67%	3.28%	-0.16%	-0.77%	
Noninterest expense to average assets	2.32%	2.39%	2.28%	-0.07%	0.04%	
Noninterest revenue to average assets	0.49%	0.54%	0.53%	-0.05%	-0.04%	
Efficiency ratio	78.8%	76.2%	61.2%	2.6%	17.6%	
Common cash dividends to net income	46.19%	36.10%	15.50%	10.09%	20.60%	

(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 Financial Highlights (unaudited)

	(dollars in thousands, except pe					
		Nine Mon	% Change			
	Sep	September 30,		tember 30,	Year over	
		2023		2022	Year	
PERFORMANCE						
Net interest revenue, fully tax-equivalent	\$	217,555	\$	232,921	-6.6%	
Fully tax-equivalent adjustment		224		134	67.2%	
Net interest revenue		217,331		232,787	-6.6%	
Provision (recapture) for credit losses		9,850		(23,000)	-142.8%	
Net interest revenue after provision for credit losses		207,481		255,787	-18.9%	
Noninterest revenue		42,657		47,256	-9.7%	
Noninterest expense		192,540		190,436	1.1%	
Income before provision for income taxes		57,598		112,607	-48.9%	
Provision for income taxes		12,472		24,500	-49.1%	
Net income	\$	45,126	\$	88,107	-48.8%	
PER COMMON SHARE						
Earnings per common share - basic	\$	18.02	\$	34.95	-48.4%	
Earnings per common share - diluted		18.01		34.92	-48.4%	
Common cash dividends		5.55		5.55	0.0%	
Common shareholders' equity		348.40		338.95	2.8%	
PERFORMANCE RATIOS						
Return on average assets		0.57%		1.09%	-0.52%	
Return on average shareholders' equity		6.89%		13.98%	-7.09%	
Margin on average earning assets <sup>2</sup>		2.82%		2.95%	-0.13%	
Noninterest expense to average assets		2.43%		2.35%	0.08%	
Noninterest revenue to average assets		0.54%		0.58%	-0.04%	
Efficiency ratio		74.0%		68.0%	6.0%	
Common cash dividends to net income		30.81%		15.87%	14.94%	

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

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

		Quarters Ended								
	Se	September 30,			September 30,					
Loans by Credit Risk Rating:		2023		2023		2022				
Pass	\$	6,238,105	\$	6,074,955	\$	5,656,280				
Special Mention		106,843		89,441		139,896				
Substandard		98,214		121,531		106,831				
Doubtful/Loss		27		58		4				
Total	\$	6,443,189	\$	6,285,985	\$	5,903,011				

	Quarters Ended								
	Se	ptember 30,		June 30,		September 30,			
Loans by Payment Status:		2023		2023	2022				
Current Loans	\$	6,429,832	\$	6,278,386	\$	5,897,996			
Loans Past Due 30-89 Days, Still Accruing		8,524		2,064		1,938			
Noncurrent Loans		4,833		5,535		3,077			
Total	\$	6,443,189	\$	6,285,985	\$	5,903,011			

		Quarters Ended							
	Sept	September 30,			September 30,				
Allowance Position <sup>(1)</sup> :		2023		2023		2022			
Allowance for Loans <sup>(1)</sup>	\$	144,378	\$	141,009	\$	118,231			
Allowance to Total Loans		2.24%		2.24%		2.00%			

(1) 2022 allowance balances are based on the incurred loss model. 2023 allowance balance is based on the current