



**Summary Financial Statements,
Selected Financial Highlights, and
Selected Credit Performance Highlights**
Q2 2026

(unaudited)

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

	(dollars in thousands)		
	Three Months Ended		
	June 30, 2026	March 31, 2026	June 30, 2025
ASSETS			
Cash and due from banks	\$ 134,121	\$ 129,921	\$ 165,405
Interest-bearing deposits with banks	418,087	687,302	320,307
Securities available for sale, at fair value	128,144	135,141	242,379
Securities held to maturity, at amortized cost	2,111,196	2,175,224	2,403,396
Federal Home Loan Bank and Pacific Coast Bankers' Bancshares stock, at cost	17,720	17,720	28,997
Loans receivable	7,472,578	7,314,308	7,319,089
Allowance for credit losses on loans	(154,927)	(151,479)	(155,927)
Loans, net of allowance for credit losses on loans	7,317,651	7,162,829	7,163,162
Premises and equipment, net	109,609	104,355	95,905
Other real estate	543	543	626
Accrued interest receivable	34,791	34,975	34,098
Other assets	274,016	262,026	230,706
Total assets	<u>\$ 10,545,878</u>	<u>\$ 10,710,036</u>	<u>\$ 10,684,981</u>
LIABILITIES			
Deposits:			
Noninterest-bearing	\$ 3,230,140	\$ 3,222,181	\$ 3,119,355
Interest-bearing	5,573,105	5,623,942	5,547,969
Total deposits	8,803,245	8,846,123	8,667,324
Securities sold under agreements to repurchase	259,835	386,779	393,253
Other borrowings	250,000	250,000	500,000
Accrued interest payable	6,868	6,344	8,030
Other liabilities	182,442	204,427	157,970
Total liabilities	9,502,390	9,693,673	9,726,577
SHAREHOLDERS' EQUITY			
Common stock	250	250	482
Surplus	11,840	12,226	32,665
Undivided profits	1,054,001	1,028,042	956,668
	1,066,091	1,040,518	989,815
Accumulated other comprehensive loss, net of tax	(22,603)	(24,155)	(31,411)
Total shareholders' equity	1,043,488	1,016,363	958,404
Total liabilities and shareholders' equity	<u>\$ 10,545,878</u>	<u>\$ 10,710,036</u>	<u>\$ 10,684,981</u>

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

(dollars in thousands, except per share data)

	Three Months Ended		
	June 30, 2026	March 31, 2026	June 30, 2025
INTEREST REVENUE			
Loans, including fees	\$ 108,858	\$ 106,146	\$ 105,982
Deposits with banks	4,882	4,952	3,515
Securities	10,236	10,812	12,605
Other interest and dividend income	369	746	655
Total interest revenue	124,345	122,656	122,757
INTEREST EXPENSE			
Deposits	23,124	22,750	29,025
Funds purchased and other borrowings	3,672	3,675	8,415
Total interest expense	26,796	26,425	37,440
Net interest revenue	97,549	96,231	85,317
Provision (recapture) for credit losses on loans	3,625	(1,500)	5,650
Provision (recapture) for credit losses on off-balance sheet credit exposures	250	(600)	(475)
Total provision (recapture) for credit losses	3,875	(2,100)	5,175
Net interest revenue after provision for credit losses	93,674	98,331	80,142
NONINTEREST REVENUE			
Fiduciary and investment services income	9,765	9,408	9,138
Bank and credit card fees, net	2,529	3,198	2,325
Service charges on deposits	1,710	2,260	1,538
Mortgage banking revenue, net	1,121	1,091	542
Other income	8,220	3,375	2,521
Total noninterest revenue	23,345	19,332	16,064
NONINTEREST EXPENSE			
Salaries and benefits	49,126	48,620	44,631
Occupancy, furniture and equipment expense	6,353	6,437	6,106
Software and data processing expense	8,622	8,374	7,754
Professional fees	1,846	1,609	1,565
Other expense	12,157	11,332	11,250
Total noninterest expense	78,104	76,372	71,306
Income before provision for income taxes	38,915	41,291	24,900
Provision for income taxes	8,506	9,063	5,338
NET INCOME	\$ 30,409	\$ 32,228	\$ 19,562

PER SHARE DATA

Weighted average number of common stock shares outstanding

Basic	2,404,906	2,415,831	2,471,986
Diluted	2,408,599	2,421,655	2,472,448

Earnings per common share (based on weighted average shares outstanding)

Basic	\$ 12.64	\$ 13.34	\$ 7.91
Diluted	\$ 12.63	\$ 13.31	\$ 7.91

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

(dollars in thousands, except per
share data)

Six Months Ended

INTEREST REVENUE

	June 30, 2026	June 30, 2025
Loans, including fees	\$ 215,004	\$ 205,534
Deposits with banks	9,834	7,632
Securities	21,047	26,405
Other interest and dividend income	1,115	1,316
Total interest revenue	<u>247,000</u>	<u>240,887</u>

INTEREST EXPENSE

Deposits	45,875	58,589
Funds purchased and other borrowings	7,345	16,952
Total interest expense	<u>53,220</u>	<u>75,541</u>
Net interest revenue	193,780	165,346
Provision for credit losses on loans	2,125	4,320
(Recapture) provision for credit losses on off-balance sheet credit exposures	(350)	3,725
Total provision for credit losses	<u>1,775</u>	<u>8,045</u>
Net interest revenue after provision for credit losses	<u>192,005</u>	<u>157,301</u>

NONINTEREST REVENUE

Fiduciary and investment services income	19,174	17,712
Bank and credit card fees	5,727	5,428
Service charges on deposits	3,970	3,627
Mortgage banking revenue, net	2,212	1,127
Other income	11,594	5,272
Total noninterest revenue	<u>42,677</u>	<u>33,166</u>

NONINTEREST EXPENSE

Salaries and benefits	97,746	89,734
Occupancy, furniture and equipment expense	12,789	12,424
Software and data processing expense	16,996	15,262
Professional fees	3,455	3,327
Other expense	23,490	23,087
Total noninterest expense	<u>154,476</u>	<u>143,834</u>
Income before provision for income taxes	80,206	46,633
Provision for income taxes	17,569	10,015
NET INCOME	<u><u>\$ 62,637</u></u>	<u><u>\$ 36,618</u></u>

PER SHARE DATA

Weighted average number of common stock shares outstanding

Basic	2,410,338	2,477,201
Diluted	2,415,091	2,478,855

Earnings per common share (based on weighted average shares outstanding)

Basic	\$ 25.99	\$ 14.78
Diluted	\$ 25.94	\$ 14.77

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

(dollars in thousands)

	Quarters Ended				
	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
SELECTED DATA					
Interest-bearing deposits with banks	\$ 418,087	\$ 687,302	\$ 580,152	\$ 335,684	\$ 320,307
Securities	2,239,340	2,310,365	2,356,556	2,504,016	2,645,775
Total loans	7,472,578	7,314,308	7,358,093	7,435,464	7,319,089
Allowance for credit losses (ACL) on loans	154,927	151,479	154,789	157,185	155,927
Earning assets ¹	10,166,225	10,348,016	10,330,649	10,312,804	10,336,434
Total assets	10,545,878	10,710,036	10,692,977	10,637,241	10,684,981
Deposits	8,803,245	8,846,123	8,923,273	8,855,069	8,667,324
Interest-bearing liabilities	6,082,940	6,260,721	6,281,265	6,335,951	6,441,223
Total shareholders' equity	1,043,488	1,016,363	1,000,802	981,064	958,404
Total equity to total assets	9.89%	9.49%	9.36%	9.22%	8.97%
Full-time equivalent employees	1,250	1,244	1,238	1,240	1,217

ASSET QUALITY RATIOS

ACL on loans to total loans	2.07%	2.07%	2.10%	2.11%	2.13%
ACL on loans to noncurrent loans	286%	291%	286%	287%	223%
Net charge-offs to total average loans	0.00%	0.02%	0.01%	-0.08%	0.20%
Noncurrent loans and ORE to total loans	0.73%	0.72%	0.74%	0.75%	0.96%

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

(dollars in thousands, except per share data)

	Quarters Ended			% Change	
	June 30, 2026	March 31, 2026	June 30, 2025	Sequential Quarter	Year over Year
PERFORMANCE					
Net interest revenue, fully tax-equivalent	\$ 97,646	\$ 96,327	\$ 85,409	1.4%	14.3%
Fully tax-equivalent adjustment	97	96	92	1.0%	5.4%
Net interest revenue	97,549	96,231	85,317	1.4%	14.3%
Provision (recapture) for credit losses	3,875	(2,100)	5,175	-284.5%	-25.1%
Net interest revenue after provision for credit losses	93,674	98,331	80,142	-4.7%	16.9%
Noninterest revenue	23,345	19,332	16,064	20.8%	45.3%
Noninterest expense	78,104	76,372	71,306	2.3%	9.5%
Income before provision for income taxes	38,915	41,291	24,900	-5.8%	56.3%
Provision for income taxes	8,506	9,063	5,338	-6.1%	59.3%
Net income	\$ 30,409	\$ 32,228	\$ 19,562	-5.6%	55.4%

PER COMMON SHARE

Earnings per common share - basic	\$ 12.64	\$ 13.34	\$ 7.91	-5.2%	59.8%
Earnings per common share - diluted	12.63	13.31	7.91	-5.1%	59.7%
Common cash dividends	1.85	1.85	1.85	0.0%	0.0%
Common shareholders' equity	430.20	418.59	385.71	2.8%	11.5%

	Quarters Ended			% Change	
	June 30, 2026	March 31, 2026	June 30, 2025	Sequential Quarter	Year over Year
PERFORMANCE RATIOS					
Return on average assets	1.15%	1.24%	0.74%	-0.09%	0.41%
Return on average shareholders' equity	11.77%	12.92%	8.19%	-1.15%	3.58%
Margin on average earning assets ¹	3.82%	3.82%	3.32%	0.00%	0.50%
Noninterest expense to average assets	2.96%	2.94%	2.70%	0.02%	0.26%
Noninterest revenue to average assets	0.88%	0.74%	0.61%	0.14%	0.27%
Efficiency ratio	64.6%	66.0%	70.3%	-1.4%	-5.7%
Common cash dividends to net income	14.63%	13.86%	23.32%	0.77%	-9.46%

(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 Financial Highlights
(unaudited)

(dollars in thousands, except per share data)

	Six Months Ended		% Change
	June 30, 2026	June 30, 2025	Year over Year
PERFORMANCE			
Net interest revenue, fully tax-equivalent	\$ 193,973	\$ 165,527	17.2%
Fully tax-equivalent adjustment	193	181	6.6%
Net interest revenue	193,780	165,346	17.2%
Provision (recapture) for credit losses	1,775	8,045	-77.9%
Net interest revenue after provision for credit losses	192,005	157,301	22.1%
Noninterest revenue	42,677	33,166	28.7%
Noninterest expense	154,476	143,834	7.4%
Income before provision for income taxes	80,206	46,633	72.0%
Provision for income taxes	17,569	10,015	75.4%
Net income	\$ 62,637	\$ 36,618	71.1%
PER COMMON SHARE			
Earnings per common share - basic	\$ 25.99	\$ 14.78	75.8%
Earnings per common share - diluted	25.94	14.77	75.6%
Common cash dividends	3.70	3.70	0.0%
Common shareholders' equity	430.20	385.71	11.5%
PERFORMANCE RATIOS			
Return on average assets	1.19%	0.70%	0.49%
Return on average shareholders' equity	12.34%	7.76%	4.58%
Margin on average earning assets ¹	3.82%	3.24%	0.58%
Noninterest expense to average assets	2.95%	2.74%	0.21%
Noninterest revenue to average assets	0.81%	0.63%	0.18%
Efficiency ratio	65.3%	72.4%	-7.1%
Common cash dividends to net income	14.23%	25.01%	-10.78%

(1) 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)

	Quarters Ended		
	June 30, 2026	March 31, 2026	June 30, 2025
Loans by Credit Risk Rating:			
Pass	\$ 7,135,724	\$ 6,953,520	\$ 6,956,018
Special Mention	183,664	223,419	196,166
Substandard	153,190	137,369	166,905
Total	<u>\$ 7,472,578</u>	<u>\$ 7,314,308</u>	<u>\$ 7,319,089</u>

	Quarters Ended		
	June 30, 2026	March 31, 2026	June 30, 2025
Loans by Payment Status:			
Current Loans	\$ 7,409,932	\$ 7,250,935	\$ 7,234,665
Loans Past Due 30-89 Days, Still Accruing	8,397	11,248	14,491
Noncurrent Loans	54,249	52,125	69,933
Total	<u>\$ 7,472,578</u>	<u>\$ 7,314,308</u>	<u>\$ 7,319,089</u>

	Quarters Ended		
	June 30, 2026	March 31, 2026	June 30, 2025
Allowance Position:			
Allowance for Loans	\$ 154,927	\$ 151,479	\$ 155,927
Allowance to Total Loans	2.07%	2.07%	2.13%