



Income Statement

June 30, 2023 (unaudited)

(in thousands)

INTEREST INCOME

Interest and fee income on loans:

Loans secured by real estate \$ 66,493

Other Loans 70,159

Interest income on investments and securities 12,975

TOTAL INTEREST INCOME \$ 149,627

INTEREST EXPENSE

Interest on deposits \$ 31,986

Interest on borrowed money 15,478

TOTAL INTEREST EXPENSE \$ 47,464

NET INTEREST INCOME \$ 102,163

Provisions for loan and lease losses 6,969

NON INTEREST INCOME

Fees, service charges and other income 13,568

Gains (Losses) on sale of securities and loans 572

TOTAL NON INTEREST INCOME \$ 14,140

NON INTEREST EXPENSE

Operating expense \$ 58,049

TOTAL NON INTEREST EXPENSE \$ 58,049

Change in unrealized holdings (113)

INCOME BEFORE INCOME TAXES \$ 51,172

Applicable income taxes (2,441)

INCOME BEFORE EXTRAORDINARY ITEMS \$ 48,731

NET INCOME \$ 48,731



Balance Sheet

June 30, 2023 (unaudited)

(in thousands)

ASSETS

Cash and balances due depository institutions	\$ 394,355
Securities	497,878

Loans and Leases, Net of unearned income	4,200,307
LESS: Allowance for loan losses	76,082

Net Loans and Leases	<u>4,124,225</u>
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Other Real Estate Owned	
Fixed Assets	39,936
Other Assets	113,882

TOTAL ASSETS	<u><u>\$ 5,170,276</u></u>
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LIABILITIES AND CAPITAL

Deposits	\$ 3,899,082
Other borrowed money	670,000
Other liabilities	112,291

TOTAL LIABILITIES	<u>\$ 4,681,373</u>
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CAPITAL

Common Stock	\$ 3,105
Surplus	117,157
Undivided profits and capital reserves	426,234
Net unrealized holding gains on AFS securities	(57,593)

TOTAL CAPITAL	<u>\$ 488,903</u>
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TOTAL LIABILITIES AND CAPITAL	<u><u>\$ 5,170,276</u></u>
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Changes in Equity Capital

(in thousands)

Equity capital reported at end of previous period	\$ 466,493
Net Income	48,731
LESS: Distributions	29,500
Other	(491)
Change in Net Unrealized Holding Gains	3,670
TOTAL EQUITY CAPITAL AT END OF CURRENT PERIOD	<u>\$ 488,903</u>