



Income Statement

September 30, 2023 (unaudited)

(in thousands)

INTEREST INCOME

Interest and fee income on loans:

Loans secured by real estate	\$ 102,836
Other Loans	104,808

Interest income on investments and securities	20,655
---	--------

TOTAL INTEREST INCOME	<hr/> \$ 228,299
-----------------------	------------------

INTEREST EXPENSE

Interest on deposits	\$ 54,451
Interest on borrowed money	21,354

TOTAL INTEREST EXPENSE	<hr/> \$ 75,805
------------------------	-----------------

NET INTEREST INCOME	\$ 152,494
---------------------	------------

Provisions for loan and lease losses	13,323
--------------------------------------	--------

NON INTEREST INCOME

Fees, service charges and other income	21,276
Gains (Losses) on sale of securities and loans	671

TOTAL NON INTEREST INCOME	<hr/> \$ 21,947
---------------------------	-----------------

NON INTEREST EXPENSE

Operating expense	\$ 89,309
-------------------	-----------

TOTAL NON INTEREST EXPENSE	<hr/> \$ 89,309
----------------------------	-----------------

Change in unrealized holdings	(84)
-------------------------------	------

INCOME BEFORE INCOME TAXES	<hr/> \$ 71,725
----------------------------	-----------------

Applicable income taxes	(3,638)
-------------------------	---------

INCOME BEFORE EXTRAORDINARY ITEMS	<hr/> \$ 68,087
-----------------------------------	-----------------

NET INCOME	<hr/> <hr/> \$ 68,087
------------	-----------------------



Balance Sheet

September 30, 2023 (unaudited)

(in thousands)

ASSETS

Cash and balances due depository institutions	\$ 369,108
Securities	408,760

Loans and Leases, Net of unearned income	4,267,827
LESS: Allowance for loan losses	78,495

Net Loans and Leases	<u>4,189,332</u>
----------------------	------------------

Other Real Estate Owned	
Fixed Assets	38,784
Other Assets	116,822

TOTAL ASSETS	<u><u>\$ 5,122,806</u></u>
--------------	----------------------------

LIABILITIES AND CAPITAL

Deposits	\$ 4,037,816
Other borrowed money	470,000
Other liabilities	116,620

TOTAL LIABILITIES	<u>\$ 4,624,436</u>
-------------------	---------------------

CAPITAL

Common Stock	\$ 3,105
Surplus	117,157
Undivided profits and capital reserves	443,251
Net unrealized holding gains on AFS securities	(65,143)

TOTAL CAPITAL	<u>\$ 498,370</u>
---------------	-------------------

TOTAL LIABILITIES AND CAPITAL	<u><u>\$ 5,122,806</u></u>
-------------------------------	----------------------------



Changes in Equity Capital

(in thousands)

Equity capital reported at end of previous period	\$ 466,493
Net Income	68,087
LESS: Distributions	35,500
Other	3,170
Change in Net Unrealized Holding Gains	(3,880)
TOTAL EQUITY CAPITAL AT END OF CURRENT PERIOD	<u>\$ 498,370</u>