

<u>Information</u>	<u>Table of Contents</u>
<u>Introduction</u>	<u>Section</u>
This uniform bank performance report covers the operations of a bank and that of a comparable group of peer banks. It is provided as a bank management tool by the Federal Financial Institutions Examination Council. Detailed information concerning the content of this report is provided in the Users Guide for the Uniform Bank Performance Report found online at www.ffiec.gov . This report has been produced for the use of the federal regulators of financial institutions in carrying out their supervisory responsibilities. All information contained herein was obtained from sources deemed reliable however no guarantee is given as to the accuracy of the data. The information contained in this report are not to be construed as a rating or other evaluation of a financial institution by a federal banking regulator. The quarterly report of condition and income is the principal source of information for this report. Please refer to that document for additional financial information and an explanation of the accounting standards that underlie data shown herein. For questions regarding content of reports contact: 1-888-237-3111 or email: cdr.help@cdr.ffiec.gov	Summary Ratios--Page 1 Income Statement \$--Page 2 QTR Income Statement--Page 2A Noninterest Income and Expenses--Page 3 Asset Yields and Funding Costs--Page 3A Balance Sheet \$--Page 4 Off Balance Sheet Items--Page 5 Derivative Instruments--Page 5A Derivative Analysis--Page 5B Balance Sheet Percentage Composition--Page 6 Analysis of Loan Allowance and Loan Mix--Page 7 Analysis of Loan Allowance and Loan Mix--Page 7A Analysis of Concentrations of Credit--Page 7B Analysis of Past Due, Nonaccrual & Restructured--Page 8 Analysis of Past Due, Nonaccrual & Restructured--Page 8A Interest Rate Risk Analysis as a Percent of Assets--Page 9 Liquidity & Funding--Page 10 Liquidity & Investment Portfolio--Page 10A Capital Analysis--Page 11 Capital Analysis--Page 11A Capital Analysis--Page 11B Capital Analysis--Page 11C One Quarter Annualized Income Analysis--Page 12 Securitization & Asset Sale Activities--Page 13 Securitization & Asset Sale Activities--Page 13A Securitization & Asset Sale Activities--Page 13B Fiduciary & Related Services--Page 1 Fiduciary & Related Services--Page 1A
Financial Institution Address: SOFI BANK, NATIONAL ASSOCIATION 2750 COTTONWOOD PARKWAY, SUITE 300 COTTONWOOD HEIGHTS UT 84121	<u>State Average</u>
The Current Federal Regulator is: Office of Comptroller of the Currency	<u>Bank Holding Company Information:</u> FRB District / ID_RSSD 12 / 5586871 SOFI TECHNOLOGIES, INC. SAN FRANCISCO, CA
The bank was established on: 12/29/1986	
The current peer group for this bank is: 2 Insured commercial banks having assets between \$10 billion and \$100 billion	
Footnotes: Financial data in the Uniform Bank Performance Report may have been adjusted as a result of information shown in footnotes below. Please refer to the Uniform Bank Performance Report Users Guide online for details.	
A transaction using pushdown accounting was reported by the bank during one or more of the quarters listed. Consequently the method for annualizing income and expense may have been adjusted.	

	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020		
	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	10.25	4.57	99	6.92	3.15	97	9.55	3.59	99	3.41	3.53	40	3.62	3.98	24
- Interest Expense	3.31	1.57	94	0.65	0.20	96	1.88	0.43	99	0.08	0.29	5	0.23	0.53	12
Net Interest Income (TE)	6.94	3.04	99	6.27	2.95	98	7.68	3.17	98	3.33	3.23	57	3.39	3.44	44
+ Noninterest Income	4.85	0.65	99	20.95	0.80	99	12.12	0.76	99	0.75	0.63	70	0.57	0.62	55
- Noninterest Expense	8.51	2.09	98	22.77	2.19	99	16.07	2.25	99	3.39	2.66	86	3.88	2.86	91
Pre-Provision Net Revenue (TE)	3.28	1.66	96	4.45	1.60	96	3.73	1.73	96	0.69	1.24	18	0.08	1.26	2
- Provision: Loan & Lease Losses	0.34	0.15	84	0.75	0.06	97	0.94	0.10	98	-0.11	0.06	4	0.14	0.13	58
- Provision: Credit Loss Oth Assets	0.00	0.00	54	0.00	0.01	42	0.00	0.01	39	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	2.94	1.48	95	3.70	1.54	97	2.79	1.62	95	0.80	1.18	25	-0.06	1.10	3
+ Realized Gains/Losses Sec	0.05	-0.01	98	0.00	0.00	71	0.00	0.00	72	0.00	0.01	6	0.00	0.02	53
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	62	0.00	-0.01	96	0.00	-0.01	96	0.00	0.00	90	0.00	0.00	93
Pretax Net Operating Income (TE)	2.99	1.45	96	3.70	1.53	97	2.79	1.59	95	0.80	1.20	24	-0.06	1.14	2
Net Operating Income	2.19	1.11	95	2.61	1.20	97	2.03	1.25	95	0.57	1.02	17	-0.03	0.97	2
Net Inc Attrib to Min Ints	0.00	0.00	88	0.00	0.00	95	0.00	0.00	95	0.00	0.00	98	0.00	0.00	98
Net Income Adjusted Sub S	2.19	1.11	95	2.61	1.17	97	2.03	1.22	95	0.57	0.93	20	-0.03	0.89	2
Net Income	2.19	1.11	95	2.61	1.20	97	2.03	1.25	95	0.57	1.02	17	-0.03	0.97	2
Margin Analysis:															
Avg Earning Assets to Avg Assets	97.94	93.60	92	90.53	94.90	4	95.68	94.93	62	94.34	94.21	45	94.30	93.91	52
Avg Int-Bearing Funds to Avg Assets	83.17	74.35	68	60.45	70.82	21	76.28	70.39	63	46.47	64.77	3	48.54	66.38	5
Int Inc (TE) to Avg Earn Assets	10.47	4.90	99	7.64	3.32	98	9.99	3.79	99	3.61	3.76	40	3.84	4.25	22
Int Expense to Avg Earn Assets	3.38	1.67	93	0.71	0.21	96	1.96	0.45	99	0.09	0.31	5	0.24	0.56	11
Net Int Inc-TE to Avg Earn Assets	7.08	3.26	99	6.93	3.12	98	8.02	3.35	98	3.53	3.44	55	3.59	3.67	42
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.38	0.11	92	0.66	0.04	96	0.53	0.05	96	-0.07	0.02	9	0.12	0.06	78
Earnings Coverage of Net Losses (X)	9.90	45.93	19	11.62	115.01	16	8.82	82.10	11	N/A	123.67	N/A	0.91	82.28	3
LN&LS Allowance to LN&LS Not HFS	10.75	1.15	99	8.49	1.20	98	11.85	1.18	99	1.48	1.30	69	1.27	1.28	52
LN&LS Allowance to Net Losses (X)	1.00	27.05	1	2.75	61.41	8	2.18	42.41	5	N/A	73.11	N/A	10.23	53.47	32
LN&LS Allowance to Nonaccrual LN&LS (X)	24.61	4.54	94	74.77	8.49	93	37.97	8.52	90	2.29	11.11	35	0.66	6.63	11
30-89 Days Past Due	0.25	0.25	58	0.23	0.19	66	0.25	0.24	64	0.00	0.40	14	1.78	0.51	90
Total LN&LS-90+ Days PD & Nonaccrual	0.12	0.47	8	0.24	0.38	41	0.17	0.34	32	0.65	0.44	70	1.98	0.62	88
Non-Curr Lns+OREO to Lns+OREO	0.12	0.49	8	0.24	0.42	36	0.17	0.38	30	0.65	0.55	65	1.98	0.79	85
Liquidity															
Net Non Core Fund Dep New \$250M	8.50	13.81	32	5.97	2.19	67	7.47	9.02	45	-61.29	-12.61	4	-8.43	-9.97	50
Net Loans & Leases to Assets	79.85	66.63	92	83.69	65.16	94	83.88	68.73	93	49.23	56.40	30	72.70	61.57	80
Net Loans & Leases to Deposits	106.69	83.02	96	134.01	76.04	97	103.86	82.02	92	55.25	64.73	28	82.47	71.79	73
Capitalization															
Leverage Ratio	16.1106	9.70	98	30.5688	9.73	99	15.2587	9.92	97	9.2151	9.97	38	9.4905	10.16	40
Total Capital Ratio	16.0529	14.15	85	24.4903	14.24	95	15.0813	13.95	76	N/A	17.22	N/A	N/A	16.87	N/A
Cash Dividends to Net Income	0.00	43.41	22	0.00	33.97	29	0.00	32.94	21	0.00	31.45	22	0.00	36.41	19
Non-															
Curr Lns+OREO to T1 Capital+Allowance	0.73	3.14	10	0.91	2.66	23	1.09	2.43	30	3.31	2.80	66	13.46	4.45	89
Growth Rates															
Total Assets	300.84	5.23	98	2,559.54	10.90	99	5,123.64	7.05	99	16.70	11.52	80	11.29	16.49	25
Tier 1 Capital	145.14	8.82	98	6,106.36	13.64	99	7,273.72	12.72	99	6.71	8.04	48	10.32	6.43	77
Net Loans & Leases	282.43	10.16	97	3,496.53	11.36	99	8,800.34	16.83	99	-20.98	2.96	3	5.09	7.25	46
Short Term Investments	487.40	48.47	93	1,090.81	-28.55	99	1,249.28	-48.71	99	262.02	22.28	94	10.54	92.98	23
Short Term Non Core Funding	1,991.68	249.74	95	1,583.69	30.52	99	14,999.05	140.88	99	-12.81	5.53	42	-30.89	16.55	21
Average Total Assets		12,444,461			2,199,990			4,428,211			164,746			154,904	
Net Income		136,047			23,435			81,938			941			-50	
Number of banks in Peer Group			112			190			206			290			343

	<u>06/30/2023</u>	<u>06/30/2022</u>	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>12/31/2020</u>	Percent Change 1 Year
Interest and Fees on Loans	606,483	60,895	376,693	5,368	5,435	895.95
Income From Lease Financing	0	0	0	0	0	N/A
Tax-Exempt	0	0	0	0	0	N/A
Estimated Tax Benefit	0	0	0	0	0	N/A
Income on Loans & Leases (TE)	606,483	60,895	376,693	5,368	5,435	895.95
US Treas & Agency (Excl MBS)	1,453	0	1,595	0	0	N/A
Mortgage Backed Securities	14	12	27	16	24	16.67
Estimated Tax Benefit	0	0	0	0	0	N/A
All Other Securities	1,696	82	733	190	63	1,968.29
Tax-Exempt Securities Income	0	0	0	0	5	N/A
Investment Interest Income (TE)	3,163	94	2,355	206	87	3,264.89
Interest on Due From Banks	28,282	1,130	6,917	44	81	2,402.83
Int on Fed Funds Sold & Resales	0	0	0	0	0	N/A
Trading Account Income	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Income	0	0	0	0	0	N/A
Total Interest Income (TE)	637,928	62,119	385,965	5,618	5,603	926.95
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	182,136	5,231	61,448	134	317	3,381.86
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	24,083	573	14,397	N/A	N/A	4,102.97
Int on Sub Notes & Debentures	0	0	0	N/A	N/A	N/A
Other Interest Expense	N/A	N/A	N/A	0	38	N/A
Total Interest Expense	206,219	5,804	75,845	134	355	3,453.05
Net Interest Income (TE)	431,709	56,315	310,120	5,484	5,248	666.60
Non-interest Income	301,549	188,154	489,762	1,240	885	60.27
Adjusted Operating Income (TE)	733,258	244,469	799,882	6,724	6,133	199.94
Non-Interest Expense	529,456	204,485	649,077	5,583	6,009	158.92
Pre-Provision Net Revenue (TE)	203,802	39,984	150,805	1,141	124	409.71
Provision: Loan & Lease Losses	21,022	6,715	37,983	-179	212	213.06
Provision: Credit Losses Other Assets	0	0	0	N/A	N/A	N/A
Pretax Operating Income (TE)	182,780	33,269	112,822	1,320	-88	449.40
Realized G/L Hld-to-Maturity Sec	0	0	0	0	0	N/A
Realized G/L Avail-for Sale Sec	3,356	0	0	-3	0	N/A
Unrealized G/L Equity Securities	0	0	0	0	0	N/A
Pretax Net Operating Inc (TE)	186,136	33,269	112,822	1,317	-88	459.49
Applicable Income Taxes	50,089	9,834	30,884	376	-38	409.35
Current Tax Equiv Adjustment	0	0	0	0	0	N/A
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	50,089	9,834	30,884	376	-38	409.35
Net Operating Income	136,047	23,435	81,938	941	-50	480.53
Net Discontinued / Extraordinary Items	0	0	0	0	0	N/A
Net Inc Noncontrolling Minority Interests	0	0	0	0	0	N/A
Net Income	136,047	23,435	81,938	941	-50	480.53
Cash Dividends Declared	0	0	0	0	0	N/A
Retained Earnings	136,047	23,435	81,938	941	-50	480.53
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	334	23	139	45	182	1,352.17

	<u>06/30/2023</u>	<u>06/30/2022</u>	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>12/31/2020</u>	Percent Change Prior Year QTR
Interest and Fees on Loans	350,145	57,488	185,572	1,197	1,395	509.07
Income From Lease Financing	0	0	0	0	0	N/A
Tax-Exempt	0	0	0	0	0	N/A
Estimated Tax Benefit	0	0	0	0	0	N/A
Income on Loans & Leases (TE)	350,145	57,488	185,572	1,197	1,395	509.07
US Treas & Agency (Excl MBS)	230	0	1,468	0	0	N/A
Mortgage Backed Securities	7	8	7	6	3	-12.50
Estimated Tax Benefit	0	0	0	0	0	N/A
All Other Securities	617	49	561	48	44	1,159.18
Tax-Exempt Securities Income	0	0	0	0	5	N/A
Investment Interest Income (TE)	854	57	2,036	54	47	1,398.25
Interest on Due From Banks	21,454	776	3,576	18	7	2,664.69
Int on Fed Funds Sold & Resales	0	0	0	0	0	N/A
Trading Account Income	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Income	0	0	0	0	0	N/A
Total Interest Income (TE)	372,453	58,321	191,184	1,269	1,449	538.63
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	107,874	4,784	41,596	18	67	2,154.89
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	16,888	576	7,327	N/A	N/A	2,831.94
Int on Sub Notes & Debentures	0	0	0	N/A	N/A	N/A
Other Interest Expense	N/A	N/A	N/A	0	0	N/A
Total Interest Expense	124,762	5,360	48,923	18	67	2,227.65
Net Interest Income (TE)	247,691	52,961	142,261	1,251	1,382	367.69
Non-interest Income	127,291	143,923	145,089	201	206	-11.56
Adjusted Operating Income (TE)	374,982	196,884	287,350	1,452	1,588	90.46
Non-Interest Expense	276,975	156,219	225,706	1,405	1,383	77.30
Pre-Provision Net Revenue (TE)	98,007	40,665	61,644	47	205	141.01
Provision: Loan & Lease Losses	12,615	5,731	14,945	-179	12	120.12
Provision: Credit Losses Other Assets	0	0	0	N/A	N/A	N/A
Pretax Operating Income (TE)	85,392	34,934	46,699	226	193	144.44
Realized G/L Hld-to-Maturity Sec	0	0	0	0	0	N/A
Realized G/L Avail-for Sale Sec	0	0	0	0	0	N/A
Unrealized G/L Equity Securities	0	0	0	0	0	N/A
Pretax Net Operating Inc (TE)	85,392	34,934	46,699	226	193	144.44
Applicable Income Taxes	22,322	9,834	16,697	64	54	126.99
Current Tax Equiv Adjustment	0	0	0	0	0	N/A
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	22,322	9,834	16,697	64	54	126.99
Net Operating Income	63,070	25,100	30,002	162	139	151.27
Net Discontinued / Extraordinary Items	0	0	0	0	0	N/A
Net Inc Noncontrolling Minority Interests	0	0	0	0	0	N/A
Net Income	63,070	25,100	30,002	162	139	151.27
Cash Dividends Declared	0	0	0	0	0	N/A
Retained Earnings	63,070	25,100	30,002	162	139	151.27
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	169	20	92	5	33	745.00

	<u>06/30/2023</u>			<u>06/30/2022</u>			<u>12/31/2022</u>			<u>12/31/2021</u>			<u>12/31/2020</u>		
PERCENT OF AVERAGE ASSETS:	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Personnel Expense	2.37	1.08	97	5.82	1.23	98	4.29	1.25	99	1.85	1.52	80	2.09	1.65	85
Occupancy Expense	0.12	0.20	23	0.31	0.24	77	0.23	0.24	48	0.32	0.31	59	0.33	0.33	54
Other Oper Exp (Incl Intangibles)	6.01	0.76	98	16.64	0.67	98	11.55	0.71	99	1.22	0.82	90	1.46	0.87	94
Total Overhead Expense	8.51	2.09	98	22.77	2.19	99	16.07	2.25	99	3.39	2.66	86	3.88	2.86	91
NON-INTEREST EXPENSES:															
Personnel Expense			147,725			52,248			173,135			3,045			3,240
Occupancy Expense			7,590			2,772			9,360			526			513
Goodwill Impairment			0			0			0			0			0
Other Intangible Amortiz			1,131			57			126			0			0
Other Oper Exp (incl Intangibles)			373,010			149,408			466,456			2,012			2,256
Non-Interest Expense			529,456			204,485			649,077			5,583			6,009
PERCENT OF AVERAGE ASSETS:	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Fiduciary Activities	0.00	0.06	37	0.00	0.07	50	0.00	0.06	50	0.00	0.00	86	0.00	0.00	86
Deposit Service Charges	0.00	0.10	9	0.01	0.12	10	0.01	0.12	7	0.15	0.12	71	0.18	0.13	78
Trading, Vent Cap, Securtz Inc	0.00	0.01	60	0.00	0.00	81	0.00	0.00	79	N/A	0.00	N/A	N/A	0.00	N/A
Inv Banking, Advisory Inc	0.00	0.03	35	0.00	0.02	45	0.00	0.02	44	0.00	0.00	83	0.00	0.00	83
Insurance Comm & Fees	0.00	0.01	44	0.00	0.01	51	0.00	0.01	48	0.00	0.00	67	0.00	0.00	65
Net Servicing Fees	0.09	0.03	86	0.50	0.03	95	0.26	0.03	94	0.09	0.01	91	0.09	0.02	86
Loan & Lease Net Gains/Loss	4.35	0.03	99	19.94	0.07	99	11.13	0.06	99	0.00	0.07	59	0.00	0.11	59
Other Net Gains/Loss	0.00	0.00	41	0.00	0.00	49	0.00	0.01	46	0.00	0.01	72	-0.01	0.00	15
Other Non-Interest Income	0.41	0.26	84	0.50	0.31	85	0.73	0.30	92	0.51	0.29	85	0.31	0.25	70
Non Interest Income	4.85	0.65	99	20.95	0.80	99	12.12	0.76	99	0.75	0.63	70	0.57	0.62	55
NON-INTEREST INCOME:															
Fiduciary Activities			0			0			0			0			0
Deposit Service Charges			99			110			245			245			281
Trading, Vent Cap, Securtz Inc			0			0			0			N/A			N/A
Inv Banking, Advisory Inc			0			0			0			0			0
Insurance Comm & Fees			0			0			0			0			0
Net Servicing Fees			5,347			4,502			10,443			145			142
Loan & Lease Net Gains/Loss			270,418			179,082			449,711			0			0
Other Net Gains/Loss			0			0			0			5			-19
Other Non-Interest Income			25,685			4,460			29,363			845			481
Non Interest Income			301,549			188,154			489,762			1,240			885
OTHER INCOME & EXPENSE RATIOS:	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Overhead Less Non-int Inc	3.66	1.41	97	1.82	1.35	86	3.94	1.45	98	2.64	1.99	87	3.31	2.19	96
Efficiency Ratio	72.21	55.16	90	83.64	57.89	95	81.15	56.64	96	83.03	68.54	85	97.98	69.69	97
Avg Persnl Exp Per Empl (\$000)	296.34	134.85	97	145.11	116.38	77	232.00	117.69	98	101.50	78.76	88	120.00	77.50	95
Assets Per Employee (\$Million)	17.75	15.80	77	5.01	10.12	4	11.15	10.31	70	5.82	5.57	58	5.54	5.15	63
Domestic Banking Offices (#)			4			4			4			3			3
Foreign Branches (#)			0			0			0			0			0
Assets Per Domestic Office			4,425,391			1,104,036			2,280,927			58,221			49,890

	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020		
YIELD ON OR COST OF:	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Total Loan & Leases (TE)	11.34	5.74	98	11.76	4.21	98	11.78	4.61	98	5.29	5.33	49	4.75	5.36	15
Loans in Domestic Offices	11.34	5.74	98	11.76	4.20	97	11.78	4.59	98	5.30	5.33	49	4.79	5.35	16
Real Estate	5.76	5.29	77	5.03	4.13	93	5.30	4.46	91	4.66	5.04	25	4.85	5.27	23
Secured by 1-4 Fam Resi Prop	8.19	4.62	97	4.60	3.99	81	6.24	4.27	95	2.52	5.13	0	4.46	5.38	14
All Other Loans Sec Real Estate	4.97	5.71	16	5.06	4.18	92	4.97	4.56	77	4.78	5.03	39	4.88	5.28	27
Commercial & Industrial	6.41	6.84	33	5.68	4.78	82	5.73	5.35	72	7.09	6.56	65	4.54	5.57	19
Individual	11.33	6.67	94	11.43	5.52	93	11.86	5.96	91	4.86	6.55	18	4.97	6.78	16
Credit Card	14.86	10.48	80	8.63	6.87	66	10.61	7.75	78	N/A	9.86	N/A	N/A	10.84	N/A
Agricultural	N/A	6.85	N/A	N/A	4.41	N/A	N/A	5.14	N/A	N/A	5.19	N/A	N/A	5.30	N/A
Loans in Foreign Offices	N/A	6.15	N/A	N/A	4.79	N/A	N/A	5.39	N/A	N/A	1.77	N/A	N/A	0.00	N/A
Total Investment Securities (TE)	3.17	2.53	82	2.33	1.87	85	2.79	2.10	86	1.94	1.71	63	1.73	2.24	16
Total Investment Securities (Book)	3.17	2.48	84	2.33	1.79	88	2.79	2.03	87	1.94	1.56	77	1.73	2.06	22
US Treas & Agency (Excl MBS)	2.42	2.17	64	N/A	1.37	N/A	2.98	1.68	93	N/A	1.20	N/A	N/A	1.76	N/A
Mortgage Backed Securities	0.87	2.32	0	0.52	1.72	1	0.55	1.94	0	0.25	1.24	7	0.62	1.84	3
All Other Securities	4.46	3.31	79	4.68	2.27	96	2.82	2.50	72	4.43	2.09	96	5.29	2.43	99
Interest-Bearing Bank Balances	4.49	4.73	17	0.39	0.41	44	1.22	1.20	52	0.10	0.39	17	0.32	0.75	23
Federal Funds Sold & Resales	N/A	3.99	N/A	N/A	0.32	N/A	N/A	1.46	N/A	N/A	0.08	N/A	N/A	0.35	N/A
Total Interest Bearing Deposits	3.81	1.88	92	1.01	0.25	98	2.25	0.56	99	0.18	0.42	9	0.44	0.75	16
Transaction accounts	2.78	1.93	71	0.96	0.22	97	1.87	0.57	94	0.17	0.16	60	0.18	0.24	47
Other Savings Deposits	3.98	1.58	96	1.13	0.18	99	2.47	0.43	99	0.08	0.20	15	0.13	0.33	15
Time Deposits	4.56	3.09	95	0.47	0.57	38	3.15	0.92	99	0.51	0.93	10	1.15	1.53	18
Foreign Office Deposits	N/A	1.43	N/A	N/A	0.26	N/A	N/A	0.55	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Federal Funds Purchased & Repos	N/A	2.89	N/A	N/A	0.24	N/A	N/A	0.94	N/A	N/A	0.17	N/A	N/A	0.51	N/A
Other Borrowed Money	6.07	4.67	94	2.22	1.37	81	4.07	2.44	90	N/A	1.86	N/A	N/A	1.29	N/A
Subord Notes & Debentures	N/A	5.62	N/A	N/A	4.85	N/A	N/A	5.15	N/A	N/A	0.00	N/A	N/A	4.53	N/A
Other Interest Expense	N/A	0.00	N/A	N/A	1.54	N/A	N/A	2.10	N/A	0.00	1.27	16	1.13	1.35	39
All Interest-Bearing Funds	3.99	2.15	94	1.07	0.28	98	2.46	0.63	99	0.18	0.45	8	0.47	0.79	17
Memo: Interest on Time Dep Over Ins Limit	2.89	3.09	39	0.58	0.64	46	1.26	1.01	70	0.60	0.95	25	1.36	1.63	27
PERCENT OF AVERAGE ASSETS:															
Total Loan & Leases	85.94	66.35	98	57.64	63.63	34	79.19	65.98	86	61.57	58.71	55	73.88	65.85	72
Loans in Domestic Offices	85.94	65.71	98	57.64	62.95	36	79.19	65.28	88	61.46	58.60	55	73.23	65.75	69
Real Estate	1.04	43.76	5	3.38	44.54	3	2.25	46.54	3	50.58	43.34	69	56.49	48.61	70
Secured by 1-4 Fam Resid Prop	0.25	13.13	7	0.23	12.18	4	0.58	12.80	5	2.77	16.17	2	4.68	18.28	4
All Other Loans Sec Real Estate	0.78	29.01	7	3.15	30.96	5	1.67	31.96	4	47.82	26.15	96	51.81	29.13	96
Commercial & Industrial	0.06	10.86	6	0.43	10.46	4	0.20	10.65	3	12.40	8.43	78	16.17	9.62	84
Individual	82.79	2.45	99	55.49	2.35	99	74.52	2.39	99	0.41	1.76	14	0.70	1.91	21
Credit Card	2.05	0.08	97	2.82	0.02	99	3.32	0.02	99	0.00	0.01	86	0.00	0.01	86
Agricultural	0.00	0.17	26	0.00	0.40	35	0.00	0.42	34	N/A	7.25	N/A	N/A	9.48	N/A
Loans in Foreign Offices	N/A	2.00	N/A	N/A	2.37	N/A	N/A	2.09	N/A	N/A	1.07	N/A	N/A	0.00	N/A
Total Investment Securities	1.60	21.74	2	0.45	22.03	2	2.09	21.70	3	6.44	19.77	18	3.25	15.92	12
US Treas & Agency (Excl MBS)	0.97	2.82	30	0.00	3.54	6	1.33	3.68	40	0.00	3.78	18	0.00	2.57	21
Mortgage Backed Securities	0.03	12.91	3	0.25	10.38	5	0.12	10.13	5	3.83	5.34	49	2.49	5.08	42
All Other Securities	0.61	4.44	17	0.20	5.87	7	0.64	5.60	14	2.60	7.69	31	0.77	5.79	22
Interest-Bearing Bank Balances	10.12	4.04	86	32.03	7.33	98	14.02	5.57	88	25.55	11.22	91	16.39	8.34	87
Federal Funds Sold & Resales	0.00	0.10	49	0.00	0.16	61	0.00	0.13	58	0.00	1.65	45	0.00	1.57	42
Total Interest Bearing Deposits	76.79	66.79	70	57.58	67.57	23	67.53	66.52	56	46.47	62.53	6	46.38	63.13	6
Transaction Accounts	16.43	10.61	71	37.01	11.02	96	30.99	11.53	95	7.69	15.96	17	6.69	15.12	16
Other Savings Deposits	48.92	42.69	61	19.83	44.33	9	31.09	42.54	31	30.01	27.18	63	25.98	25.02	54
Time Deposits	11.44	10.49	64	0.74	9.45	3	5.45	9.87	23	8.77	17.94	10	13.70	21.38	20
Foreign Office Deposits	N/A	1.14	N/A	N/A	0.54	N/A	N/A	0.58	N/A	N/A	0.13	N/A	N/A	0.00	N/A
Federal Funds Purchased & Repos	0.00	0.89	23	0.00	0.60	31	0.00	0.57	21	0.00	0.08	69	0.00	0.13	59
Other Borrowed Money	6.38	5.61	59	2.87	1.53	78	8.75	2.18	92	0.00	1.36	41	2.16	2.26	59
Subord Notes & Debentures	0.00	0.08	76	0.00	0.03	95	0.00	0.03	96	0.00	0.00	99	0.00	0.00	99
Other Interest Expense Balances	6.38	5.75	58	2.87	1.56	78	8.75	2.21	92	0.00	1.36	41	2.16	2.26	59
All Interest-Bearing Funds	83.17	74.35	68	60.45	70.82	21	76.28	70.39	63	46.47	64.77	3	48.54	66.38	5
Time Deposits Over Ins Limit	0.19	2.33	7	0.44	2.58	8	0.27	2.61	5	4.52	3.78	63	8.64	4.44	88

	06/30/2023	06/30/2022	12/31/2022	12/31/2021	12/31/2020	Percent Change	
						1 Quarter	1 Year
Assets:							
Real Estate Loans	138,022	93,612	115,662	75,190	84,158	-2.74	47.44
Commercial Loans	6,576	8,306	7,637	11,480	25,275	-8.78	-20.83
Individual Loans	14,031,081	3,617,231	7,570,263	583	779	35.15	287.90
Agricultural Loans	0	0	0	0	0	N/A	N/A
Other Loans & Leases	0	0	0	25	4	N/A	N/A
LN&LS Allowance	41,227	23,178	40,785	1,295	1,401	5.88	77.87
Unearned Income	0	0	0	0	0	N/A	N/A
Net Loans & Leases	14,134,452	3,695,970	7,652,778	85,983	108,815	34.72	282.43
U.S. Treasury & Agency Securities	318,088	4,762	289,870	5,889	5,804	206.51	6,579.71
Municipal Securities	767	783	737	962	1,015	-0.26	-2.04
Foreign Debt Securities	0	0	0	0	0	N/A	N/A
All Other Securities	88,465	3,172	9,616	3,367	3,278	2,859.69	2,688.93
HTM Securities Allowance	0	0	0	N/A	N/A	N/A	N/A
Interest-Bearing Bank Balances	2,785,810	474,262	897,110	66,474	18,366	18.60	487.40
Federal Funds Sold & Resales	0	0	0	0	0	N/A	N/A
Trading Account Assets	0	0	0	0	0	N/A	N/A
Total Investments	3,193,130	482,979	1,197,333	76,692	28,463	29.99	561.13
Total Earning Assets	17,327,582	4,178,949	8,850,111	162,675	137,278	33.82	314.64
Nonint Cash & Due From Banks	48,974	100,925	63,517	696	1,127	-18.90	-51.47
Premises, Fix Assts, Cap Leases	3,209	3,321	3,258	3,434	3,642	-0.65	-3.37
Other Real Estate Owned	0	0	0	0	0	N/A	N/A
Dir & Indir Inv RE Ventures	0	0	0	0	0	N/A	N/A
Inv in Unconsolidated Subs	0	0	0	0	0	N/A	N/A
Acceptances & Oth Assets	321,800	132,947	206,822	7,857	7,624	41.52	142.05
Total Assets	17,701,565	4,416,142	9,123,708	174,662	149,671	33.70	300.84
Average Assets During Quarter	14,436,620	3,105,035	7,632,826	173,508	158,153	38.12	364.94
Liabilities:							
Demand Deposits	2,167,354	1,531,319	1,731,157	73,127	60,414	14.17	41.54
All Now & ATS Accounts	729,613	135,707	251,501	13,096	11,097	42.71	437.64
Money Market Deposit Accounts	32,226	22,734	22,430	23,156	19,121	31.24	41.75
Other savings Deposits	8,307,101	1,049,651	4,394,072	32,179	25,386	30.17	691.42
Time Deps At Or Below Insurance Limit	1,989,670	6,457	947,248	6,532	7,589	29.64	30,714.16
Less: Fully Insured Brokered Deposits	2,167,036	112,241	1,026,400	0	0	33.70	1,830.70
Core Deposits	11,058,928	2,633,627	6,320,008	148,090	123,607	26.68	319.91
Fully Insured Brokered Deposits	2,167,036	112,241	1,026,400	0	0	33.70	1,830.70
Time Deps Above Insurance Limit	22,092	12,017	22,139	7,538	8,336	-10.34	83.84
Deposits in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Deposits	13,248,057	2,757,884	7,368,547	155,629	131,942	27.69	380.37
Federal Funds Purch & Resale	0	0	0	0	0	N/A	N/A
Fed Home Loan Bor Mat < 1 Year	0	0	0	0	0	N/A	N/A
Fed Home Loan Bor Mat > 1 Year	0	0	0	0	0	N/A	N/A
Oth Borrowing Mat < 1 Year	404,281	0	50,215	0	0	12.45	N/A
Oth Borrowing Mat > 1 Year	1,428,303	571,045	392,350	0	0	68.54	150.12
Subordinated Notes & Debentures	0	0	0	0	0	N/A	N/A
Acceptances & Other Liabilities	251,070	130,078	134,030	807	401	23.10	93.01
Total Liabilities (Incl Mortg)	15,331,711	3,459,007	7,945,142	156,436	132,343	30.08	343.24
Total Bank Capital & Min Int	2,369,854	957,135	1,178,566	18,226	17,328	63.10	147.60
Total Liabilities & Capital	17,701,565	4,416,142	9,123,708	174,662	149,671	33.70	300.84
Memoranda:							
Officers, Shareholder Loans (#)	0	0	0	1	1		
Officers, Shareholder Loans (\$)	37	65	74	1,180	914	12.12	-43.08
Held-to-Maturity Securities	0	0	0	0	0	N/A	N/A
Available-for-Sale Securities	321,686	8,717	293,680	10,218	10,097	199.14	3,590.33
All Brokered Deposits	2,167,036	112,241	1,026,400	0	0	33.70	1,830.70
LN&LS in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loans Held for Sale	13,792,011	3,446,122	7,349,456	0	0	35.63	300.22
Loans not Held for Sale	383,668	273,026	344,107	87,278	110,216	5.96	40.52

	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020			Percent Change	
	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT	1 Quarter	1 Year
Outstanding (% of Total Assets)																	
Home Equity (1-4 Family)	0.00	2.17	10	0.00	2.14	8	0.00	2.20	7	0.00	1.13	21	0.00	1.25	18		
Credit Card	5.78	0.66	94	18.25	0.24	97	9.43	0.25	97	0.00	0.04	86	0.00	0.03	87		
Commercial RE Secured by RE	0.00	5.64	4	0.00	5.60	3	0.00	5.92	3	0.07	3.13	5	0.08	2.71	6		
1-4 Family Residential	0.00	0.91	15	0.00	0.99	13	0.00	0.92	14	0.00	1.41	9	0.00	1.19	11		
Comm RE, Oth Const & Land	0.00	4.57	4	0.00	4.39	4	0.00	4.80	4	0.07	1.35	16	0.08	1.19	18		
Commercial RE Not Secured by RE	0.00	0.15	52	0.00	0.03	73	0.00	0.03	75	0.00	0.00	94	0.00	0.00	94		
All Other	0.01	10.88	5	0.05	8.77	2	0.03	8.87	2	1.27	4.34	12	1.64	4.51	14		
Total LN&LS Commitments	5.79	21.79	9	18.30	18.58	48	9.45	19.00	15	1.34	9.47	1	1.72	9.30	1		
Securities Underwriting	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	N/A	0.00	N/A	N/A	0.00	N/A		
Standby Letters of Credit	0.00	0.43	7	0.00	0.32	7	0.00	0.32	8	0.00	0.12	32	0.00	0.12	29		
Amount Conveyed to Others	0.00	0.01	71	0.00	0.01	83	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.00	N/A		
Commercial Letters of Credit	0.00	0.01	51	0.00	0.01	78	0.00	0.01	77	0.00	0.00	89	0.00	0.00	89		
Assets Securitized or Sold w/Rec	0.28	1.15	69	4.14	0.34	93	4.61	0.25	95	0.00	0.40	82	0.00	0.46	82		
Amount of Recourse Exposure	0.28	0.05	91	0.01	0.09	70	0.00	0.05	71	N/A	0.05	N/A	N/A	0.02	N/A		
Credit Derivatives Bank as Guarantor	0.00	0.18	60	0.00	0.01	87	0.00	0.02	86	N/A	0.00	N/A	N/A	0.00	N/A		
Credit Derivatives Bank as Beneficiary	0.00	0.09	65	0.00	0.00	92	0.00	0.00	91	N/A	0.00	N/A	N/A	0.00	N/A		
All Oth Off-Balance Sheet Items	0.00	0.89	64	0.00	0.75	70	0.00	0.87	69	4.69	0.32	93	4.14	0.36	91		
Off-Balance Sheet Items	6.08	26.76	7	22.44	21.89	57	14.06	22.47	20	6.03	11.38	21	5.86	11.25	19		
Outstanding (\$000)																	
Home Equity (1-4 Family)			0			0			0			0			0	N/A	N/A
Credit Card		1,022,842			805,948			860,020				0			0	9.24	26.91
Commercial RE Secured by RE		100			88			94				126			120	3.09	13.64
1-4 Family Residential			0			0			0			0			0	N/A	N/A
Commercial RE, Oth Const & Land			100		88			94				126			120	3.09	13.64
Commercial RE Not Secured by RE			0			0			0			0			0	N/A	N/A
All Other		2,504			2,227			2,436				2,211			2,458	11.34	12.44
Securities Underwriting			0			0			0			N/A			N/A	N/A	N/A
Memo: Unused Commit w/mat GT 1 YR		1,804			1,816			2,030				N/A			N/A	-2.28	-0.66
Standby Letters of Credit			0			0			0			0			0	N/A	N/A
Amount Conveyed to Others			0			0		N/A				N/A			N/A	N/A	N/A
Commercial Letters of Credit			0			0			0			0			0	N/A	N/A
Assets Securitized or Sold w/recourse			50,012		182,700			420,518				0			0	-34.57	-72.63
Amount of Recourse Exposure			50,012		364			416				N/A			N/A	46,640.19	13,639.56
Credit Derivatives Bank as Guarantor			0			0			0			N/A			N/A	N/A	N/A
Credit Derivatives Bank as Beneficiary			0			0			0			N/A			N/A	N/A	N/A
All Oth Off-Balance Sheet Items			0			0			0			8,200			6,200	N/A	N/A
Off-Balance Sheet Items		1,075,458			990,963			1,283,068				10,537			8,778	5.94	8.53

	<u>06/30/2023</u>	<u>06/30/2022</u>	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>12/31/2020</u>
Notional Amount (\$000)					
Derivative Contracts	4,820,049	3,555,609	3,653,047	0	0
Interest Rate Contracts	4,820,049	3,555,609	3,653,047	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	0	0	0	N/A	N/A
Equity, Comm & Oth Contracts	0	0	0	N/A	N/A
Derivatives Position					
Future and Forwards	173,000	101,000	76,000	N/A	N/A
Written Options	142,049	239,609	152,047	N/A	N/A
Exchange Traded	0	0	0	N/A	N/A
Over-the-Counter	142,049	239,609	152,047	N/A	N/A
Purchased Options	0	0	0	N/A	N/A
Exchange Traded	0	0	0	N/A	N/A
Over-the-Counter	0	0	0	N/A	N/A
Swaps	4,505,000	3,215,000	3,425,000	N/A	N/A
Held-for-Trading	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	0	0	0	N/A	N/A
Equity, Comm & Oth Contracts	0	0	0	N/A	N/A
Non-Traded	4,820,049	3,555,609	3,653,047	0	0
Interest Rate Contracts	4,820,049	3,555,609	3,653,047	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	0	0	0	N/A	N/A
Equity, Comm & Oth Contracts	0	0	0	N/A	N/A
Memo: Marked-to-Market	4,820,049	3,555,609	3,653,047	N/A	N/A
Derivative Contracts (RBC Def)	4,678,000	3,316,000	3,501,000	N/A	N/A
One Year or Less	173,000	101,000	76,000	N/A	N/A
Over 1 Year to 5 Years	4,315,000	3,215,000	3,295,000	N/A	N/A
Over 5 Years	190,000	0	130,000	N/A	N/A
Gross Negative Fair Value	258	8,587	316	N/A	N/A
Gross Positive Fair Value	3,012	3,230	12,287	N/A	N/A
Held-for-Trading	0	0	0	N/A	N/A
Non-Traded	3,012	3,230	12,287	N/A	N/A
Memo: Marked-to-Market	3,012	3,230	12,287	N/A	N/A
Current Credit Exposure All Derivatives	1,393	0	11,379	N/A	N/A
Credit Losses Off_BS Derivatives	0	N/A	N/A	N/A	N/A
Past Due Derivatives Instruments:					
Fair Value Carried as Assets	N/A	N/A	N/A	N/A	N/A
Impact Nontraded Derivatives Contracts:					
Increase (Decr) in Interest Inc	N/A	N/A	N/A	N/A	N/A
Increase (Decr) in Interest Exp	N/A	N/A	N/A	N/A	N/A
Increase (Decr) in Nonint ALLOC	N/A	N/A	N/A	N/A	N/A
Increase (Decr) in Net Income	N/A	N/A	N/A	N/A	N/A

	<u>06/30/2023</u>			<u>06/30/2022</u>			<u>12/31/2022</u>			<u>12/31/2021</u>			<u>12/31/2020</u>		
Percent of Notional Amounts	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Interest Rate Contracts	100.00	94.37	99	100.00	99.82	99	100.00	99.32	99	N/A	0.00	N/A	N/A	96.71	N/A
Other Derivative Contracts	0.00	2.10	59	0.00	0.01	91	0.00	0.02	91	N/A	0.00	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	0.00	0.66	63	0.00	0.00	94	0.00	0.00	94	N/A	0.00	N/A	N/A	0.00	N/A
Equity, Comm & Oth Contracts	0.00	0.33	86	0.00	0.72	96	0.00	0.69	96	N/A	0.00	N/A	N/A	0.00	N/A
Derivatives Position															
Futures and Forwards	3.59	7.87	60	2.84	11.38	55	2.08	11.58	63	N/A	26.36	N/A	N/A	46.64	N/A
Written Options	2.95	5.78	57	6.74	12.41	60	4.16	9.47	60	N/A	45.92	N/A	N/A	36.16	N/A
Exchange Traded	0.00	0.47	95	0.00	0.37	98	0.00	0.35	98	N/A	1.58	N/A	N/A	3.32	N/A
Over-the-Counter	2.95	5.71	57	6.74	12.02	61	4.16	9.11	60	N/A	44.35	N/A	N/A	32.84	N/A
Purchased Options	0.00	3.02	51	0.00	1.36	78	0.00	2.67	74	N/A	3.02	N/A	N/A	7.80	N/A
Exchange Traded	0.00	0.01	92	0.00	0.03	98	0.00	0.03	98	N/A	0.00	N/A	N/A	0.00	N/A
Over-the-Counter	0.00	2.92	54	0.00	1.33	79	0.00	2.64	74	N/A	3.02	N/A	N/A	7.80	N/A
Swaps	93.46	70.94	59	90.42	52.41	54	93.76	57.17	55	N/A	24.69	N/A	N/A	9.40	N/A
Held-for-Trading	0.00	25.17	56	0.00	14.55	70	0.00	14.61	70	N/A	0.00	N/A	N/A	0.83	N/A
Interest Rate Contracts	0.00	24.73	58	0.00	15.35	70	0.00	14.80	70	N/A	0.00	N/A	N/A	0.81	N/A
Other Derivative Contracts	0.00	0.23	80	0.00	0.34	95	0.00	0.34	95	N/A	0.00	N/A	N/A	1.52	N/A
Foreign Exchange Contracts	0.00	0.09	82	0.00	0.35	96	0.00	0.36	96	N/A	0.00	N/A	N/A	0.00	N/A
Equity, Comm & Oth Contracts	0.00	0.00	94	0.00	0.02	97	0.00	0.01	97	N/A	0.00	N/A	N/A	0.00	N/A
Non-Traded	100.00	31.85	99	100.00	28.37	99	100.00	28.73	99	N/A	0.00	N/A	N/A	6.41	N/A
Interest Rate Contracts	100.00	43.93	99	100.00	32.27	99	100.00	32.45	99	N/A	0.00	N/A	N/A	13.45	N/A
Other Derivative Contracts	0.00	0.93	72	0.00	0.00	94	0.00	1.38	95	N/A	0.00	N/A	N/A	1.77	N/A
Foreign Exchange Contracts	0.00	0.27	76	0.00	0.80	96	0.00	0.79	96	N/A	0.00	N/A	N/A	0.00	N/A
Equity, Comm & Oth Contracts	0.00	0.00	91	0.00	0.70	97	0.00	0.67	98	N/A	0.00	N/A	N/A	0.00	N/A
Memo: Marked-to-Market	100.00	31.85	99	100.00	30.19	99	100.00	38.66	99	N/A	66.67	N/A	N/A	81.25	N/A
Derivative Contracts (RBC Def)	97.05	88.23	47	93.26	67.09	46	95.84	71.40	44	N/A	32.21	N/A	N/A	28.78	N/A
One Year or Less	3.59	25.42	24	2.84	11.37	46	2.08	10.86	46	N/A	13.04	N/A	N/A	10.53	N/A
Over 1 Year to 5 Years	89.52	26.52	96	90.42	21.06	97	90.20	25.71	96	N/A	3.55	N/A	N/A	0.24	N/A
Over 5 Years	3.94	24.66	20	0.00	34.59	27	3.56	34.44	27	N/A	15.01	N/A	N/A	5.70	N/A
Gross Negative Fair Value	0.01	1.86	10	0.24	1.15	31	0.01	1.87	19	N/A	0.46	N/A	N/A	0.22	N/A
Gross Positive Fair Value	0.06	2.16	5	0.09	2.34	5	0.34	3.37	12	N/A	1.11	N/A	N/A	0.79	N/A
By Tier 1 Capital:															
Gross Negative Fair Value (x)	0.00	0.04	21	0.01	0.01	64	0.00	0.01	46	N/A	0.00	N/A	N/A	0.00	N/A
Gross Positive Fair Value (x)	0.00	0.03	19	0.00	0.02	42	0.01	0.02	54	N/A	0.00	N/A	N/A	0.00	N/A
Held-for-Trading (x)	0.00	0.52	59	0.00	0.13	75	0.00	0.12	76	0.00	0.01	97	0.00	0.01	97
Non-Traded (x)	2.08	0.93	78	3.76	0.38	98	3.14	0.38	96	0.00	0.01	87	0.00	0.02	82
Non-Traded Marked-to-Mkt(x)	2.08	0.93	78	3.76	0.41	98	3.14	0.42	95	N/A	0.02	N/A	N/A	0.03	N/A
Current Credit Exposure (x)	0.00	0.02	24	0.00	0.01	37	0.01	0.02	62	N/A	0.00	N/A	N/A	0.00	N/A
Credit Losses on Derivatives	0.00	0.00	95	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Past Due Derivative Instruments:															
Fair Value Carried as Assets	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Ratios:															
Cur Credit Exposure/Risk WT AST	0.01	0.31	25	0.00	0.16	37	0.14	0.21	62	N/A	0.01	N/A	N/A	0.01	N/A
Credit Losses on Derivatives/CR Allow	0.00	0.00	95	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Impact Nontraded Derivatives Contracts:															
Incr(Dec) Interest Inc/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Incr(Dec) Interest Exp/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Incr(Dec) Nonint ALLOC/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Incr(Dec) Net Income/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A

	<u>06/30/2023</u>			<u>06/30/2022</u>			<u>12/31/2022</u>			<u>12/31/2021</u>			<u>12/31/2020</u>		
	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Percent of Average Assets															
Loans Held For Sale	78.15	0.21	99	63.52	0.26	99	75.40	0.20	99	0.00	0.08	69	0.00	0.12	65
Loans Not Held For Sale	2.72	65.95	2	6.65	63.07	1	4.92	65.65	1	60.90	58.66	54	73.13	65.12	71
Less: LN&LS Allowance	0.30	0.73	10	0.39	0.75	10	0.45	0.77	10	0.85	0.75	66	0.90	0.79	66
Net Loans & Leases	80.57	66.25	94	69.78	63.43	62	79.86	65.75	89	60.05	58.11	53	72.24	64.83	68
Interest-Bearing Bank Balances	15.06	4.30	93	24.36	7.46	95	14.05	5.88	87	25.92	11.23	91	16.01	8.47	86
Federal Funds Sold & Resales	0.00	0.09	56	0.00	0.12	67	0.00	0.11	64	0.00	1.64	45	0.00	1.41	43
Trading Account Assets	0.00	0.08	53	0.00	0.02	74	0.00	0.03	73	0.00	0.00	98	0.00	0.00	99
Held-to-Maturity Securities	0.00	5.12	21	0.00	2.22	43	0.00	2.57	41	0.00	0.54	68	0.00	0.50	68
HTM Securities Allowance	0.00	0.00	65	0.00	0.00	79	0.00	0.00	78	N/A	0.00	N/A	N/A	0.00	N/A
Available-for-Sale Securities	1.80	13.91	6	0.43	17.69	3	1.89	16.54	4	6.53	17.82	23	3.59	15.39	17
Marketable Equity Sec at FV	0.23	0.02	96	0.00	0.03	58	0.18	0.03	89	0.00	0.00	87	0.00	0.00	88
Total Earning Assets	97.66	92.06	94	94.57	93.69	68	95.98	93.43	88	92.50	93.54	28	91.84	93.13	27
Nonint Cash & Due From Banks	0.43	0.85	21	2.45	1.01	95	1.38	1.03	77	0.65	2.32	6	0.67	2.21	4
Premises, Fix Assts & Cap Leases	0.02	0.88	9	0.15	1.15	4	0.07	1.15	3	2.15	1.52	76	2.45	1.76	76
Other Real Estate Owned	0.00	0.01	23	0.00	0.02	35	0.00	0.02	29	0.00	0.05	44	0.02	0.10	48
Dir & Indir Inv RE Ventures	0.00	0.06	76	0.00	0.01	85	0.00	0.01	85	0.00	0.00	98	0.00	0.00	98
Inv in Unconsolidated Subs	0.00	0.04	61	0.00	0.01	79	0.00	0.01	81	0.00	0.00	93	0.00	0.00	93
Acceptances & Other Assets	1.89	5.87	5	2.83	3.87	29	2.56	4.10	21	4.70	2.27	96	5.02	2.51	93
Total Non-Earning Assets	2.34	7.94	5	5.43	6.31	31	4.02	6.57	11	7.50	6.46	71	8.16	6.88	72
Total Assets	100.00	100.00	66	100.00	100.00	89	100.00	100.00	89	100.00	100.00	99	100.00	100.00	93
Standby Letters of Credit	0.00	0.43	7	0.00	0.31	7	0.00	0.31	8	0.00	0.12	28	0.00	0.14	26
Liabilities															
Demand Deposits	14.47	19.25	45	32.48	19.92	76	28.09	20.84	66	42.08	26.05	91	40.32	23.43	93
All NOW & ATS Accounts	3.72	3.80	66	8.13	4.98	72	4.77	5.00	60	7.74	13.53	27	6.59	13.04	22
Money Market Deposit Accounts	0.20	30.26	4	1.03	29.13	2	0.51	27.95	1	12.82	13.34	47	10.82	12.55	45
Other Savings Deposits	47.63	10.34	96	20.19	16.16	70	34.17	15.07	82	17.28	13.27	75	15.90	11.90	75
Time Deps At or Below Insurance Limit	11.16	7.32	74	0.30	6.63	4	6.58	7.13	51	4.25	13.98	3	5.10	16.76	4
Less: Fully Insured Brokered Deposits	12.02	4.60	83	7.23	1.69	86	9.42	2.25	89	0.00	0.13	78	0.00	0.28	74
Core Deposits	65.17	72.35	21	54.91	81.23	4	64.70	79.98	9	84.18	82.48	57	78.74	79.99	38
Fully Insured Brokered Deposits	12.02	4.60	83	7.23	1.69	86	9.42	2.25	89	0.00	0.13	78	0.00	0.28	74
Time Deps Above Insurance Limit	0.17	2.35	7	0.41	2.60	7	0.28	2.70	5	4.58	3.82	63	8.30	4.46	86
Deposits in Foreign Offices	N/A	1.62	N/A	N/A	0.88	N/A	N/A	0.80	N/A	N/A	0.11	N/A	N/A	0.00	N/A
Total Deposits	77.36	80.65	24	62.55	86.18	2	74.40	85.63	2	88.75	87.03	61	87.04	85.38	58
Federal Funds Purch & Repos	0.00	0.82	30	0.00	0.59	47	0.00	0.55	42	0.00	0.08	82	0.00	0.13	77
Total Fed Home Loan Borrowings	0.00	4.07	13	0.00	1.38	28	0.00	2.11	17	0.00	1.22	49	1.96	1.86	62
Total Other Borrowings	8.69	1.10	94	8.61	0.13	98	6.12	0.18	98	0.00	0.06	85	0.00	0.15	82
Memo: Sht Ter N Core Funding	14.22	12.55	67	7.62	5.50	70	9.90	6.90	73	4.51	3.73	64	8.52	4.83	83
Subordinated Notes & Debentures	0.00	0.08	76	0.00	0.03	95	0.00	0.03	96	0.00	0.00	99	0.00	0.00	99
Acceptances & Other Liabilities	1.47	1.28	66	2.46	0.92	95	1.92	0.98	90	0.40	0.47	52	0.25	0.52	20
Total Liabilities (Incl Mortg)	87.52	89.59	22	73.62	90.11	0	82.44	90.35	0	89.16	89.72	32	89.26	89.17	49
Total Bank Capital & Min Int	12.48	10.41	77	26.38	9.89	99	17.56	9.65	99	10.84	10.28	67	10.74	10.83	50
Total Liabilities & Capital	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	94	100.00	100.00	99
Memo: All Brokered Deposits	12.02	4.62	83	7.23	1.89	86	9.42	2.48	88	0.00	0.24	74	0.00	0.41	71
Insured Brokered Deposits	12.02	4.60	83	7.23	1.69	86	9.42	2.25	89	0.00	0.13	78	0.00	0.28	74
Loans HFS as a % Loans	96.64	0.31	99	90.52	0.47	98	93.88	0.34	99	0.00	0.13	69	0.00	0.18	65

	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020		
Analysis Ratios	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Loss Provision to Average Assets	0.34	0.15	84	0.75	0.06	97	0.94	0.10	98	-0.11	0.06	4	0.14	0.13	58
Recoveries to Prior Credit Loss	3.04	43.53	3	81.66	86.53	63	575.45	88.00	96	61.87	81.04	65	0.52	61.60	8
Net Loss to Average Total LN&LS	0.38	0.11	92	0.66	0.04	96	0.53	0.05	96	-0.07	0.02	9	0.12	0.06	78
Gross Loss to Average Total LN&LS	0.39	0.15	91	0.67	0.08	95	0.54	0.10	93	0.01	0.05	34	0.12	0.09	70
Recoveries to Average Total LN&LS	0.00	0.04	13	0.00	0.05	6	0.00	0.04	6	0.08	0.04	81	0.00	0.03	15
LN&LS Allowance to LN&LS Not HFS	10.75	1.15	99	8.49	1.20	98	11.85	1.18	99	1.48	1.30	69	1.27	1.28	52
LN&LS Allowance to Total LN&LS	0.29	1.12	4	0.62	1.17	9	0.53	1.16	6	1.48	1.30	69	1.27	1.28	52
LN&LS Allowance to Net Losses (X)	1.00	27.05	1	2.75	61.41	8	2.18	42.41	5	N/A	73.11	N/A	10.23	53.47	32
LN&LS Allowance to Nonaccrual LN&LS (X)	24.61	4.54	94	74.77	8.49	93	37.97	8.52	90	2.29	11.11	35	0.66	6.63	11
Earnings Coverage of Net Losses (X)	9.90	45.93	19	11.62	115.01	16	8.82	82.10	11	N/A	123.67	N/A	0.91	82.28	3
Net Losses by Type of LN&LS															
Real Estate Loans	0.00	0.02	50	0.00	-0.01	69	0.00	0.00	63	-0.03	0.00	13	0.12	0.02	87
Construction & Land Development	0.00	0.00	82	0.00	-0.01	94	0.00	-0.01	90	0.00	-0.04	97	0.00	0.00	94
1-4 Family Construction	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	-0.08	N/A	N/A	0.01	N/A
Other Construction & Land	0.00	0.00	87	0.00	-0.04	95	0.00	-0.01	94	0.00	-0.05	98	0.00	-0.02	95
Secured by Farmland	0.00	0.00	93	0.00	0.00	92	0.00	0.00	90	0.00	-0.01	97	0.00	0.00	93
1-4 Family Residential Loans	0.00	0.00	63	0.00	-0.01	75	0.00	-0.01	66	0.00	0.00	78	0.00	0.01	72
Home Equity Loans	0.00	-0.01	73	0.00	-0.03	81	0.00	-0.02	79	0.00	-0.43	95	0.00	0.05	96
1-4 Family 1st Lien Loans	0.00	0.00	68	0.00	-0.01	76	0.00	0.00	70	0.00	0.00	81	0.00	0.01	76
1-4 Family Jr Lien Loans	N/A	-0.15	N/A	N/A	-0.15	N/A	N/A	-0.15	N/A	0.00	-0.19	96	0.00	0.00	94
Multifamily Loans	0.00	0.00	91	0.00	0.00	96	0.00	0.00	95	0.00	-0.15	99	0.00	1.46	98
Non-Farm Non-Residential Mtg	0.00	0.04	60	0.00	0.00	76	0.00	0.01	66	-0.07	0.00	5	0.25	0.02	92
Owner Occupied Nonfarm Nonresidential	0.00	0.01	74	0.00	-0.01	84	0.00	0.00	77	-0.12	0.00	3	0.44	0.01	95
Other Nonfarm Nonresidential	0.00	0.04	65	0.00	0.00	86	0.00	0.00	78	0.00	0.00	94	0.00	0.00	94
RE Loans in Foreign Offices	N/A	-0.14	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Agricultural Loans	N/A	-0.05	N/A	N/A	-0.01	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.04	N/A
Commercial and Industrial Loans	-0.14	0.23	1	-0.03	0.04	24	0.09	0.06	68	-0.24	0.02	7	0.12	0.08	76
Loans to Individuals	0.39	0.78	45	0.66	0.40	75	0.54	0.54	70	0.00	0.17	50	0.00	0.25	39
Credit Card Plans	16.10	2.66	96	13.57	0.82	97	12.74	1.48	97	N/A	0.81	N/A	N/A	0.50	N/A
Auto Loans	N/A	0.15	N/A	N/A	0.05	N/A	N/A	0.12	N/A	N/A	0.03	N/A	N/A	0.09	N/A
Non-Depository, Other & Muni Loans	N/A	0.08	N/A	0.00	0.18	63	0.00	0.24	61	0.00	0.38	79	0.00	0.09	83
Financial Institution Loans	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Loans to Foreign Governments	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Lease Financing	N/A	0.02	N/A	N/A	0.01	N/A	N/A	0.02	N/A	0.00	0.00	95	0.00	-0.44	95
Leases to Individuals	N/A	0.05	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
All Other Leases	N/A	0.02	N/A	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Supplemental:															
Loans to Finance Comm'l Real Estate	N/A	0.00	N/A	0.00	-0.05	97	0.00	-0.02	97	0.00	0.00	97	0.00	0.00	97
Change: Loan Allowance (\$000)															
Beginning Balance			40,785			1,296			1,296			1,401			1,326
Gross Credit Losses			20,841			3,444			17,164			12			139
Memo: Loans HFS Write-down			0			0			0			0			0
Recoveries			261			4			63			86			2
Net Credit Losses			20,580			3,440			17,101			-74			137
Provision: Loan & Lease Losses			21,022			6,715			37,983			-179			212
Other Adjustments			0			18,607			18,607			0			0
LN&LS Allowance			41,227			23,178			40,785			1,295			1,401
Average Total Loans & Leases			10,694,365			1,268,096			3,506,503			101,432			114,447

	<u>06/30/2023</u>			<u>06/30/2022</u>			<u>12/31/2022</u>			<u>12/31/2021</u>			<u>12/31/2020</u>		
Loan Mix, % Average Gross LN&LS	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Real Estate Loans	1.22	67.45	4	5.17	71.72	2	2.72	72.27	1	79.73	75.37	57	77.99	75.56	54
Construction & Development	0.02	7.32	5	0.12	7.13	5	0.05	7.19	4	1.92	6.84	17	1.81	6.90	14
1-4 Family Construction	0.00	1.46	11	0.00	1.46	13	0.00	1.52	13	0.00	2.86	3	0.00	2.63	5
Other Const & Land Development	0.02	5.64	5	0.12	5.46	5	0.05	5.43	4	1.92	3.50	38	1.81	3.62	35
Secured by Farmland	0.01	0.69	24	0.07	1.56	37	0.03	1.53	29	1.33	7.03	35	1.45	6.68	38
1-4 Family Residential	0.32	19.92	6	0.69	19.43	4	0.61	19.81	3	4.58	28.30	2	6.24	28.49	3
Home Equity Loans	0.00	2.08	8	0.00	2.26	6	0.00	2.23	6	0.05	1.68	20	0.11	2.00	18
1-4 Family 1st Lien Loans	0.32	17.06	6	0.69	16.37	5	0.61	16.69	4	4.52	25.30	3	6.12	25.08	3
1-4 Family Jr Lien Loans	0.00	0.25	9	0.00	0.31	3	0.00	0.32	3	0.01	0.63	5	0.01	0.74	3
Multifamily	0.65	6.28	10	2.37	5.95	25	1.24	5.99	10	35.03	2.77	99	30.83	2.87	99
Non-Farm Non-Residential	0.23	28.34	5	1.91	32.06	4	0.80	31.89	3	36.87	25.37	79	37.65	25.61	81
Owner Occupied Non-Farm Non-Residential	0.13	9.38	8	0.97	11.36	8	0.41	11.22	6	20.27	13.29	79	21.56	13.82	82
Other Non-Farm Non-Residential	0.10	18.43	6	0.94	19.96	4	0.39	19.97	3	16.60	11.39	74	16.09	11.15	73
RE Loans in Foreign Offices	N/A	0.73	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Financial Institution Loans	0.00	0.01	74	0.00	0.01	87	0.00	0.01	85	0.00	0.03	96	0.00	0.15	96
Agricultural Loans	0.00	0.28	25	0.00	0.69	34	0.00	0.70	34	0.00	3.96	25	0.00	3.77	24
Commercial & Industrial Loans	0.07	16.96	4	0.62	16.51	3	0.25	16.36	3	19.58	14.56	75	21.02	14.43	77
Loans to Individuals	98.71	5.26	97	94.21	4.11	99	97.02	4.09	99	0.69	3.28	13	0.96	3.21	18
Credit Card Loans	2.37	0.12	94	4.14	0.04	98	3.66	0.04	98	0.00	0.02	86	0.00	0.01	86
Auto Loans	0.00	1.25	25	0.00	1.02	18	0.00	0.90	17	0.00	1.33	5	0.00	1.25	6
Municipal Loans	0.00	1.30	15	0.00	0.81	30	0.00	0.75	29	0.00	0.32	48	0.00	0.31	47
Non-Depository and Other	0.00	3.83	3	0.00	1.04	11	0.00	0.82	9	0.01	0.09	40	0.02	0.09	53
Loans to Foreign Governments	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Lease Financing Receivables	0.00	0.44	38	0.00	0.34	61	0.00	0.35	59	0.00	0.02	84	0.00	0.02	85
Leases to Individuals	0.00	0.00	90	0.00	0.00	97	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
All Other Leases	0.00	0.39	39	0.00	0.39	59	N/A	0.40	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Supplemental:															
Loans to Finance Comm'l Real Est	0.00	0.70	24	0.00	0.28	50	0.00	0.23	51	0.33	0.02	92	0.61	0.02	94
Foreign Office Loans & Leases	0.00	0.04	91	0.00	0.17	97	0.00	0.15	96	0.00	0.00	99	0.00	0.00	99
Memorandum (% of Avg Tot Loans):															
Loans & Lease Commitments	8.36	33.86	8	36.83	29.81	69	13.09	28.86	10	2.58	17.11	0	2.25	14.90	0
Officer, Shareholder Loans	0.00	0.32	17	0.00	0.64	12	0.00	0.59	11	1.30	1.27	60	0.80	1.33	42
Officer, Shareholder Loans to Assets	0.00	0.20	18	0.00	0.40	12	0.00	0.39	11	0.68	0.70	56	0.61	0.82	50
Other Real Estate Owned % Assets															
Construction & Land Development	0.00	0.00	59	0.00	0.00	69	0.00	0.00	67	0.00	0.01	80	0.02	0.02	81
Farmland	0.00	0.00	92	0.00	0.00	94	0.00	0.00	92	0.00	0.00	94	0.00	0.00	94
1-4 Family	0.00	0.00	34	0.00	0.00	59	0.00	0.00	55	0.00	0.01	69	0.00	0.02	59
Multifamily	0.00	0.00	97	0.00	0.00	96	0.00	0.00	96	0.00	0.00	98	0.00	0.00	98
Non-Farm Non-Residential	0.00	0.00	53	0.00	0.01	59	0.00	0.01	55	0.00	0.01	73	0.00	0.03	65
Foreclosed GNMA	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Subtotal	0.00	0.01	23	0.00	0.02	35	0.00	0.02	29	0.00	0.05	44	0.02	0.10	48
Direct and Indirect Inv	0.00	0.06	76	0.00	0.01	85	0.00	0.01	85	0.00	0.00	98	0.00	0.00	98
Total	0.00	0.08	21	0.00	0.04	29	0.00	0.04	24	0.00	0.06	44	0.02	0.10	48
Asset Servicing % Assets															
Mortgage Servicing w/ Recourse	0.00	0.05	72	0.00	0.06	76	0.76	0.05	93	N/A	0.02	N/A	N/A	0.09	N/A
Mortgage Servicing w/o Recourse	1.85	6.37	59	0.00	6.48	40	0.00	6.20	40	N/A	0.65	N/A	N/A	1.82	N/A
Other Financial Assets	2.79	1.58	72	0.41	1.30	64	4.97	1.44	84	N/A	0.20	N/A	N/A	0.00	N/A
Total	4.65	10.35	50	0.41	8.97	37	5.73	9.50	53	0.00	3.50	74	0.00	4.57	73

	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020		
Loan & Leases as a % of Tier 1 Capital Plus Allowance	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Real Estate Loans	5.85	440.19	5	9.67	449.32	3	9.62	469.28	2	440.89	418.09	56	520.49	438.25	73
Construction & Development	0.08	45.66	6	0.19	45.60	4	0.15	48.85	4	11.12	40.81	21	11.99	40.01	20
1-4 Family Construction	0.00	9.06	14	0.00	9.50	14	0.00	10.20	14	0.00	16.29	5	0.00	15.23	7
Other Const & Land Development	0.08	36.12	6	0.19	34.66	4	0.15	36.91	4	11.12	20.44	40	11.99	21.00	39
Secured by Farmland	0.04	4.26	23	0.11	9.67	26	0.08	9.62	26	7.49	37.83	36	9.19	38.08	40
1-4 Family Residential	1.57	136.17	6	2.60	123.56	4	2.17	132.30	3	21.20	151.41	2	34.52	160.87	3
Home Equity Loans	0.00	13.41	10	0.00	14.19	6	0.00	14.32	6	0.17	8.92	20	0.88	11.17	22
1-4 Family 1st Lien Loans	1.57	116.86	7	2.59	104.44	4	2.17	112.39	3	21.03	135.41	3	33.55	142.41	5
1-4 Family Jr Lien Loans	0.00	1.66	10	0.00	2.00	4	0.00	2.05	5	0.00	3.12	6	0.09	3.96	6
Multifamily	3.15	41.86	10	3.93	37.95	8	5.07	40.22	10	211.61	16.26	99	217.98	17.97	99
Non-Farm Non-Residential	1.01	172.71	7	2.84	201.43	4	2.14	204.55	3	189.47	142.85	68	246.81	151.81	83
Owner Occupied Non-Farm Non-Residential	0.58	57.75	8	1.33	71.11	7	1.16	71.28	6	103.64	73.37	71	134.13	80.29	84
Other Non-Farm Non-Residential	0.44	111.88	7	1.50	125.09	4	0.98	128.21	3	85.83	65.34	68	112.68	67.94	78
RE Loans in Foreign Offices	N/A	5.21	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Financial Institution Loans	0.00	0.05	76	0.00	0.06	89	0.00	0.08	87	0.00	0.28	97	0.00	1.06	96
Agricultural Loans	0.00	1.81	27	0.00	4.05	34	0.00	4.42	35	0.00	20.67	29	0.00	19.81	26
Commercial & Industrial Loans	0.28	105.77	6	0.86	101.70	3	0.63	103.43	2	67.32	66.18	56	156.32	86.73	84
Loans to Individuals	594.91	30.31	99	373.50	25.27	99	629.38	26.02	99	3.42	17.05	12	4.82	17.03	18
Credit Card Loans	11.57	0.78	94	19.91	0.22	98	20.28	0.23	98	0.00	0.08	86	0.00	0.07	86
Auto Loans	0.00	7.73	27	0.00	6.16	20	0.00	5.35	20	0.00	7.03	7	0.00	6.65	7
Municipal Loans	0.00	8.20	16	0.00	4.89	31	0.00	4.68	30	0.00	1.70	51	0.00	1.56	52
Non-Depository and Other	0.00	22.46	4	0.00	6.10	8	0.00	4.56	10	0.15	0.41	57	0.02	0.48	36
Loans to Foreign Governments	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Lease Financing Receivables	0.00	3.15	38	0.00	2.23	63	0.00	2.28	62	0.00	0.09	86	0.00	0.09	86
Leases to Individuals	0.00	0.00	92	0.00	0.00	97	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
All Other Leases	0.00	2.76	39	0.00	2.43	61	N/A	2.55	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Supplemental:															
Loans to Finance Commercial Real Estate	0.00	3.99	24	0.00	1.68	50	0.00	1.33	52	0.64	0.08	92	4.06	0.12	94
Foreign Office Loans & Leases	0.00	0.25	92	0.00	1.01	97	0.00	0.84	97	0.00	0.00	99	0.00	0.00	99
Commercial Real Estate Loans as a % of Tier 1 Capital Plus Allowance:															
Non-owner OCC Commercial Real Estate	3.66	221.86	6	5.62	223.80	4	6.20	231.11	3	309.20	131.49	94	346.71	134.94	97
Memo: NOO CRE 3-Year Growth Rate	55.66	49.15	65	22.97	45.95	32	46.67	54.93	48	38.93	33.03	63	61.65	25.85	80
Total Commercial Real Estate	4.24	287.22	6	6.96	302.11	4	7.36	309.23	3	412.84	209.52	93	480.84	219.39	98
Commercial Real Estate Loans as a % of Total LN&LS:															
Construction & Development	0.01	7.31	5	0.05	7.27	4	0.02	7.49	4	2.17	7.41	18	1.76	6.85	15
Non-owner OCC Commercial Real Estate	0.61	35.00	4	1.46	35.77	3	0.97	35.99	2	60.42	24.00	97	50.86	22.78	95
Total Commercial Real Estate	0.71	45.04	4	1.81	48.06	3	1.15	47.91	2	80.67	38.42	97	70.54	37.34	95

	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020		
% of Non-Current LN&LS by Loan Type	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Real Estate LNS-90+ Days P/D	0.00	0.05	41	0.00	0.02	55	0.00	0.01	55	0.00	0.03	74	0.00	0.04	72
-Nonaccrual	0.00	0.34	4	0.00	0.31	5	0.00	0.26	6	0.00	0.37	28	1.75	0.56	87
-Total	0.00	0.44	4	0.00	0.37	4	0.00	0.29	5	0.00	0.44	25	1.75	0.63	85
-30-89 DAYS P/D	0.00	0.18	4	0.00	0.14	7	0.00	0.16	6	0.00	0.36	24	1.77	0.50	90
Const & Land Dev-90+ Days P/D	0.00	0.00	83	0.00	0.00	94	0.00	0.00	92	0.00	0.16	97	0.00	0.09	96
-Nonaccrual	0.00	0.10	33	0.00	0.06	56	0.00	0.05	55	0.00	0.01	89	0.00	0.05	85
-Total	0.00	0.10	32	0.00	0.07	55	0.00	0.07	54	0.00	0.03	87	0.00	0.07	82
-30-89 DAYS P/D	0.00	0.12	36	0.00	0.05	60	0.00	0.10	52	0.00	0.12	81	0.00	0.14	80
1-4 Fam Cons & L Dev-90+ Days P/D	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.03	N/A	N/A	0.01	N/A	N/A	0.31	N/A
-Nonaccrual	N/A	0.08	N/A	N/A	0.01	N/A	N/A	0.03	N/A	N/A	0.66	N/A	N/A	0.37	N/A
-Total	N/A	0.08	N/A	N/A	0.01	N/A	N/A	0.04	N/A	N/A	0.68	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	N/A	0.09	N/A	N/A	0.07	N/A	N/A	0.21	N/A	N/A	0.03	N/A	N/A	0.08	N/A
Other Const & Land Dev-90+ Days P/D	0.00	0.00	85	0.00	0.01	95	0.00	0.00	93	0.00	0.21	97	0.00	0.01	97
-Nonaccrual	0.00	0.06	37	0.00	0.06	62	0.00	0.05	62	0.00	0.01	90	0.00	0.04	86
-Total	0.00	0.07	36	0.00	0.07	59	0.00	0.07	60	0.00	0.02	89	0.00	0.04	85
-30-89 DAYS P/D	0.00	0.10	42	0.00	0.03	67	0.00	0.06	62	0.00	0.08	85	0.00	0.06	85
Secured by Farmland-90+ Day P/D	0.00	0.00	93	0.00	0.00	91	0.00	0.00	93	0.00	0.27	95	0.00	0.06	98
-Nonaccrual	0.00	0.23	46	0.00	0.54	50	0.00	0.36	54	0.00	0.07	87	0.00	0.22	81
-Total	0.00	0.27	45	0.00	0.60	49	0.00	0.39	53	0.00	0.12	84	0.00	0.24	81
-30-89 DAYS P/D	0.00	0.10	60	0.00	0.05	64	0.00	0.05	69	0.00	0.15	82	0.00	0.12	81
1-4 Family Mtg-90+ Days P/D	0.00	0.12	48	0.00	0.04	58	0.00	0.03	59	0.00	0.04	79	0.00	0.05	76
-Nonaccrual	0.00	0.48	6	0.00	0.39	9	0.00	0.36	9	0.00	0.37	38	0.00	0.46	35
-Total	0.00	0.73	4	0.00	0.44	5	0.00	0.41	7	0.00	0.45	32	0.00	0.58	29
-30-89 DAYS P/D	0.00	0.31	5	0.00	0.25	11	0.00	0.36	7	0.00	0.51	32	0.00	0.62	27
Home Equity Loans -90+ Days P/D	0.00	0.02	68	0.00	0.00	82	0.00	0.01	83	0.00	0.01	98	0.00	0.11	96
-Nonaccrual	0.00	0.56	19	0.00	0.33	26	0.00	0.28	31	0.00	0.03	88	0.00	0.05	85
-Total	0.00	0.62	15	0.00	0.35	25	0.00	0.31	29	0.00	0.04	87	0.00	0.08	83
-30-89 DAYS P/D	0.00	0.34	17	0.00	0.21	30	0.00	0.25	31	0.00	0.03	88	0.00	0.10	80
1-4 Family 1st Lien Lns-90+ Days P/D	0.00	0.13	51	0.00	0.04	63	0.00	0.03	64	0.00	0.04	80	0.00	0.06	78
-Nonaccrual	0.00	0.48	8	0.00	0.37	11	0.00	0.36	11	0.00	0.38	43	0.00	0.47	39
-Total	0.00	0.71	6	0.00	0.44	9	0.00	0.41	10	0.00	0.47	37	0.00	0.59	33
-30-89 DAYS P/D	0.00	0.31	9	0.00	0.23	17	0.00	0.37	10	0.00	0.53	35	0.00	0.63	31
1-4 Family Jr Lien Lns-90+ Days P/D	N/A	0.04	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.09	N/A	0.00	0.10	97
-Nonaccrual	N/A	1.28	N/A	N/A	0.98	N/A	N/A	0.92	N/A	N/A	0.17	N/A	0.00	0.29	82
-Total	N/A	1.38	N/A	N/A	1.03	N/A	N/A	1.00	N/A	N/A	0.20	N/A	0.00	0.36	81
-30-89 DAYS P/D	N/A	0.29	N/A	N/A	0.25	N/A	N/A	0.31	N/A	N/A	0.04	N/A	0.00	0.12	85
Multifamily Loans-90+ Days P/D	0.00	0.01	96	0.00	0.01	97	0.00	0.01	97	0.00	0.00	99	0.00	0.06	98
-Nonaccrual	0.00	0.03	64	0.00	0.03	79	0.00	0.02	80	0.00	0.28	96	3.85	0.32	97
-Total	0.00	0.03	62	0.00	0.03	78	0.00	0.03	79	0.00	0.28	96	3.85	0.39	96
-30-89 DAYS P/D	0.00	0.02	70	0.00	0.01	85	0.00	0.01	87	0.00	0.14	98	0.00	0.32	95
Non-Farm Non-Res Mtg-90+ Days P/D	0.00	0.01	75	0.00	0.00	84	0.00	0.00	87	0.00	0.00	94	0.00	0.00	92
-Nonaccrual	0.00	0.32	7	0.00	0.31	17	0.00	0.23	20	0.00	0.27	62	0.29	0.48	63
-Total	0.00	0.34	7	0.00	0.32	17	0.00	0.25	18	0.00	0.32	59	0.29	0.52	62
-30-89 DAYS P/D	0.00	0.09	12	0.00	0.09	34	0.00	0.06	35	0.00	0.11	73	3.73	0.29	95
Own Occ Non-Farm Non-Res-90+ Days P/D	0.00	0.01	81	0.00	0.01	87	0.00	0.00	91	0.00	0.11	95	0.00	0.00	94
-Nonaccrual	0.00	0.34	14	0.00	0.36	23	0.00	0.32	28	0.00	0.25	72	0.53	0.51	72
-Total	0.00	0.37	13	0.00	0.38	22	0.00	0.33	27	0.00	0.33	68	0.53	0.56	70
-30-89 DAYS P/D	0.00	0.09	16	0.00	0.08	48	0.00	0.06	49	0.00	0.10	80	1.93	0.21	92
Other Non-Farm Non-Res-90+ Days P/D	0.00	0.00	82	0.00	0.00	90	0.00	0.00	92	0.00	0.04	98	0.00	0.02	97
-Nonaccrual	0.00	0.29	15	0.00	0.22	46	0.00	0.14	48	0.00	0.15	84	0.00	0.18	82
-Total	0.00	0.30	14	0.00	0.24	44	0.00	0.16	45	0.00	0.17	83	0.00	0.20	80
-30-89 DAYS P/D	0.00	0.06	39	0.00	0.06	59	0.00	0.04	56	0.00	0.03	88	5.87	0.18	96
RE Lns in Foreign Offices-90+ Days P/D	N/A	0.12	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	3.01	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	3.14	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	N/A	0.95	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Supplemental:															
LNS Fin Coml RE-90+ Days P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00	0.00	96	0.00	0.00	97
-Nonaccrual	N/A	0.03	N/A	N/A	0.01	N/A	N/A	0.00	N/A	0.00	0.00	96	0.00	0.00	97
-Total	N/A	0.03	N/A	N/A	0.01	N/A	N/A	0.00	N/A	0.00	0.00	96	0.00	0.00	97
-30-89 DAYS P/D	N/A	0.02	N/A	N/A	0.22	N/A	N/A	0.02	N/A	0.00	0.00	96	0.00	0.00	97
Non-Current LN&LS (\$000)															
90 Days and Over Past Due			15,436			8,491			12,018			0			48
Total Nonaccrual LN&LS			1,675			310			1,074			565			2,129
Total Non-Current LN&LS			17,111			8,801			13,092			565			2,177
LN&LS 30-89 Days Past Due			34,886			8,479			19,613			2			1,963
Gtyd LN&LS 90+ Days P/D		0				0			0			0			0
Gtyd LN&LS on Nonaccrual		349				4			369			56			145
Gtyd LN&LS 30-89 Days P/D		0				0			0			0			348

Restructured LN&LS 90+ Days P/D	0	0	0	0	0
Restructured LN&LS Nonaccrual	1,195	204	882	201	70
Restructured LN&LS 30-89 Days P/D	0	0	0	0	0
Current 1-4 Family Restru LN&LS	0	0	0	0	0
Current Other Restructured LN&LS	104	80	111	103	190
Current Total Restructured LN&LS	104	80	111	103	190
Loans Secured 1-4 RE in Foreclosure	0	0	0	0	0
Other Real Estate Owned	0	0	0	0	0

	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020		
% of Non-Current LN&LS by Loan Type	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Financial Institution LNS-90+ Days P/D	N/A	0.03	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.03	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Coml & Indust LNS-90+ Days P/D	0.00	0.02	38	0.00	0.01	62	0.00	0.02	64	0.00	0.01	87	0.19	0.01	92
-Nonaccrual	15.28	0.57	98	3.73	0.40	96	9.91	0.32	99	4.92	0.23	97	2.60	0.31	93
-Total	15.28	0.64	98	3.73	0.45	96	9.91	0.39	98	4.92	0.31	96	2.79	0.40	93
-30-89 DAYS P/D	0.06	0.17	35	0.01	0.19	23	0.01	0.17	23	0.02	0.30	52	1.88	0.28	92
Agricultural LNS-90+ Days P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.13	N/A	N/A	0.14	N/A	N/A	0.11	N/A	N/A	0.12	N/A	N/A	0.28	N/A
-Total	N/A	0.13	N/A	N/A	0.17	N/A	N/A	0.12	N/A	N/A	0.14	N/A	N/A	0.37	N/A
-30-89 DAYS P/D	N/A	0.11	N/A	N/A	0.05	N/A	N/A	0.03	N/A	N/A	0.09	N/A	N/A	0.12	N/A
Loans to Individuals-90+ Days P/D	0.11	0.06	75	0.23	0.02	94	0.16	0.03	89	0.00	0.02	79	0.00	0.03	78
-Nonaccrual	0.00	0.16	33	0.00	0.10	39	0.00	0.14	44	0.00	0.10	67	0.00	0.14	61
-Total	0.11	0.25	38	0.23	0.14	74	0.16	0.22	56	0.00	0.17	56	0.00	0.23	51
-30-89 DAYS P/D	0.25	0.74	29	0.23	0.38	45	0.26	0.68	38	0.00	0.51	37	0.00	0.55	35
Credit Card Plans-90+ Days P/D	3.78	0.46	97	4.37	0.18	98	4.24	0.28	98	N/A	0.08	N/A	N/A	0.16	N/A
-Nonaccrual	0.25	0.18	77	0.00	0.01	89	0.13	0.02	90	N/A	0.12	N/A	N/A	0.01	N/A
-Total	4.03	0.74	95	4.37	0.23	97	4.37	0.38	97	N/A	0.24	N/A	N/A	0.16	N/A
-30-89 DAYS P/D	3.03	1.36	87	3.46	1.04	86	3.37	1.19	84	N/A	0.54	N/A	N/A	0.97	N/A
Auto Loans	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.01	N/A
-Nonaccrual	N/A	0.19	N/A	N/A	0.12	N/A	N/A	0.14	N/A	N/A	0.08	N/A	N/A	0.11	N/A
-Total	N/A	0.22	N/A	N/A	0.13	N/A	N/A	0.16	N/A	N/A	0.12	N/A	N/A	0.16	N/A
-30-89 DAYS P/D	N/A	0.63	N/A	N/A	0.31	N/A	N/A	0.45	N/A	N/A	0.42	N/A	N/A	0.54	N/A
Non-depository, Other and Muni-90+ Days P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00	3.03	95	0.00	0.00	93
-Nonaccrual	N/A	0.05	N/A	N/A	0.01	N/A	N/A	0.01	N/A	0.00	0.00	92	0.00	0.10	89
-Total	N/A	0.07	N/A	N/A	0.03	N/A	N/A	0.03	N/A	0.00	0.02	89	0.00	0.29	84
-30-89 DAYS P/D	N/A	0.02	N/A	N/A	0.08	N/A	N/A	0.12	N/A	0.00	0.36	76	0.00	0.24	78
Lease Financing-90+ Days P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.05	N/A	N/A	0.12	N/A	N/A	0.17	N/A	N/A	0.20	N/A	N/A	0.19	N/A
-Total	N/A	0.06	N/A	N/A	0.16	N/A	N/A	0.18	N/A	N/A	0.20	N/A	N/A	0.01	N/A
-30-89 DAYS P/D	N/A	0.19	N/A	N/A	0.13	N/A	N/A	0.29	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Leases to Individuals-90+ Days P/D	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.09	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.10	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	N/A	0.61	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
All Other Leases-90+ Days P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.05	N/A	N/A	0.13	N/A	N/A	0.19	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.06	N/A	N/A	0.17	N/A	N/A	0.19	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	N/A	0.14	N/A	N/A	0.14	N/A	N/A	0.31	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total LN&LS-90+ Days Past Due	0.11	0.07	80	0.23	0.02	94	0.16	0.03	92	0.00	0.04	60	0.04	0.05	72
-Nonaccrual	0.01	0.36	2	0.01	0.33	5	0.01	0.28	7	0.65	0.36	74	1.93	0.54	89
-Total	0.12	0.47	8	0.24	0.38	41	0.17	0.34	32	0.65	0.44	70	1.98	0.62	88
-30-89 DAYS P/D	0.25	0.25	58	0.23	0.19	66	0.25	0.24	64	0.00	0.40	14	1.78	0.51	90
Other Pertinent Ratios:															
Non-Cur LN&LS to-LN&LS Allowance	41.50	44.25	62	37.97	33.41	66	32.10	30.16	61	43.63	34.93	67	155.39	50.63	88
-Equity Capital	0.72	3.08	7	0.92	2.59	25	1.11	2.49	26	3.10	2.36	69	12.56	3.52	90
% Total P/D LN&LS-Incl Nonaccrual	0.37	0.74	22	0.46	0.59	48	0.43	0.59	42	0.65	0.90	49	3.76	1.29	92
Non Curr LNS+OREO to LNS+OREO	0.12	0.49	8	0.24	0.42	36	0.17	0.38	30	0.65	0.55	65	1.98	0.79	85
Non Curr LNS+OREO to T1 Cap + Allow	0.73	3.14	10	0.91	2.66	23	1.09	2.43	30	3.31	2.80	66	13.46	4.45	89
Rest+Nonac+RE Acq to Eqcap+ALLL	0.07	3.06	3	0.04	3.44	2	0.10	3.24	3	3.42	3.75	56	12.38	5.47	83
Non-Curr Restruct Debt/GR LN&LS	0.01	0.03	57	0.01	0.07	27	0.01	0.04	42	0.23	0.05	86	0.06	0.06	77
Curr+Non-Curr Restruct/GR LN&LS	0.01	0.12	29	0.01	0.20	14	0.01	0.16	20	0.35	0.28	68	0.24	0.33	55
Current Restruct LN&LS	0.00	0.09	27	0.00	0.13	19	0.00	0.11	19	0.12	0.19	59	0.17	0.22	59
Loans Sec 1-															
4 Fam RE in Forclosure as % Total Loans Sec 1-	0.00	0.11	22	0.00	0.05	44	0.00	0.05	43	0.00	0.02	85	0.00	0.04	83
4 Fam RE															
Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D	0.00	15.78	53	0.00	4.60	75	0.00	5.72	79	N/A	1.58	N/A	0.00	2.11	95
Gtyd Nonaccrual LN&LS / Nonaccrual LN&LS	20.84	4.62	89	1.29	2.17	69	34.36	2.46	95	9.91	1.31	95	6.81	0.01	95
Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D	0.00	3.15	41	0.00	1.64	70	0.00	1.60	64	0.00	0.79	96	17.73	1.45	97

	<u>06/30/2023</u>			<u>06/30/2022</u>			<u>12/31/2022</u>			<u>12/31/2021</u>			<u>12/31/2020</u>		
	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Long Assets Insts w/Options	0.22	18.07	1	0.61	16.34	3	0.30	16.94	1	3.37	19.16	2	5.54	19.19	5
Mortgage Loans & Pass Thrus	0.19	8.45	1	0.47	7.14	6	0.25	7.30	4	0.44	4.85	20	0.48	3.94	22
Loans & Securities Over 15 Years	0.01	5.49	2	0.09	4.63	4	0.03	4.65	3	1.40	5.20	19	1.98	4.70	26
Loans & Securities 5-15 Years															
Other Loans and Securities	81.66	63.66	95	83.73	66.78	93	87.20	68.46	98	50.07	58.47	25	71.46	58.55	87
Loans & Securities Over 15 Years	0.58	2.54	23	0.89	3.39	30	0.74	3.14	31	18.52	4.37	93	17.88	3.73	94
Loans & Securities 5-15 Years	19.34	11.78	84	18.45	14.72	68	21.89	14.62	81	8.01	13.88	25	9.47	11.55	44
Total Loans & Securities Over 15 Years	0.78	11.60	1	1.35	11.31	6	0.98	11.29	5	18.96	10.49	78	18.37	8.83	81
CMO7S Total	0.01	4.26	7	0.07	3.44	14	0.03	2.80	14	2.06	0.88	78	1.96	0.94	78
Avg Life Over 3 Years	0.01	3.45	10	0.06	2.67	19	0.03	2.29	17	1.22	0.50	80	1.01	0.32	81
Structured Notes	0.00	0.04	75	0.00	0.08	68	0.00	0.07	70	0.00	0.09	77	0.00	0.00	93
Mortgage Servicing (FV)	0.02	0.10	53	0.00	0.07	43	0.01	0.08	50	0.13	0.01	90	0.21	0.02	92
Total	0.02	0.20	44	0.00	0.19	33	0.01	0.19	37	0.13	0.13	72	0.21	0.03	88
Overall Risk Indicators															
Available for Sale	1.82	13.45	7	0.20	17.39	3	3.22	15.44	9	5.85	19.47	19	6.75	15.22	27
Held to Maturity	0.00	5.08	21	0.00	2.78	44	0.00	3.01	42	0.00	0.59	70	0.00	0.44	70
Off Balance Sheet	6.08	26.76	7	22.44	21.89	57	14.06	22.47	20	6.03	11.38	21	5.86	11.25	19
Unrealized Appreciation/Depreciation	0.00	-0.75	96	0.00	-0.53	95	0.00	-0.70	97	0.00	0.00	82	0.00	0.01	78
Unrealized App/Dep % Tier 1 Cap	0.00	-8.03	96	0.00	-5.92	95	0.00	-7.50	97	0.00	0.02	82	0.00	0.08	78
Contractual Mat/Reprice Data															
Loans/Securities Over 3 Year	45.92	47.09	48	60.44	51.28	70	65.05	52.04	79	35.49	50.65	13	46.98	43.49	61
Liabilities Over 3 Year	0.57	0.68	71	2.73	0.88	86	0.00	0.85	3	0.24	1.61	23	0.29	1.89	18
Net Over 3 Year Position	45.35	45.90	50	57.71	49.69	65	65.05	50.65	82	35.26	48.50	17	46.69	41.06	68
Loans/Securities Over 1 Year	77.15	57.69	88	83.61	62.89	96	84.05	64.30	97	47.02	64.07	10	67.36	61.94	67
Liabilities Over 1 Year	8.08	2.92	86	12.97	3.03	94	4.33	3.58	67	0.94	6.07	5	1.32	7.37	5
Net Over 1 Year Position	69.07	53.67	83	70.64	58.79	76	79.72	59.75	94	46.08	57.38	19	66.04	53.97	83
Non-Maturity Deposits	63.48	67.07	28	62.03	76.39	9	70.14	72.42	36	81.05	70.44	89	77.52	66.39	86
Non-Maturity Deps % Long Assets	138.24	150.03	48	102.64	157.43	5	107.82	146.36	16	228.35	147.20	90	165.01	162.83	55
Net Over 3 Year Position	-17.56	-19.43	54	-1.60	-24.76	94	-5.09	-20.01	82	-45.55	-19.56	7	-30.54	-22.53	34
As % Tier 1 Capital															
Structured Notes	0.00	0.42	75	0.00	0.82	68	0.00	0.69	70	0.00	0.87	77	0.00	0.01	93
Mortgage Servicing (FV)	0.17	1.12	52	0.00	0.76	43	0.08	0.80	49	1.39	0.12	91	2.09	0.17	91
Total	0.17	2.19	43	0.00	2.04	33	0.08	2.00	37	1.39	1.28	72	2.09	0.34	88

	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020		
	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Percent of Total Deposits	99.57	90.75	92	99.66	91.34	92	99.36	91.11	93	95.54	89.58	78	96.11	89.96	77
Individ, Partnerships, and Corp.	0.38	7.46	11	0.34	7.20	11	0.59	7.76	11	4.46	9.52	25	3.89	9.11	26
U.S. Govt, States & Political Sub in U.S.	0.05	0.44	30	0.00	0.39	15	0.05	0.40	39	0.00	0.34	64	0.00	0.39	62
Comml Banks & Other Dep Inst. in U.S.	0.00	0.00	86	0.00	0.10	95	0.00	0.20	95	0.00	0.02	99	0.00	0.03	99
Banks in Foreign Countries	0.00	0.00	92	0.00	0.00	99	0.00	0.00	98	0.00	0.01	98	0.00	0.01	99
Foreign Govts and Official Inst.	100.00	100.00	95	100.00	100.00	93	100.00	100.00	93	100.00	100.00	94	100.00	100.00	94
Total deposits	16.36	23.77	40	55.53	24.15	91	23.49	25.10	51	46.99	30.40	89	45.79	29.08	90
Domestic Demand Deposits	5.51	4.84	67	4.92	5.69	60	3.41	6.13	50	8.41	15.68	27	8.41	14.74	25
Domestic Other Transaction Accts	78.13	69.31	57	39.55	67.99	15	73.09	66.61	56	44.60	52.64	22	45.80	54.08	21
Domestic Nontransaction Accts	100.00	99.25	99	100.00	99.95	99	100.00	99.95	99	100.00	100.00	99	100.00	100.00	99
Total Domestic Deposits	0.00	0.01	92	0.00	0.05	96	0.00	0.05	97	0.00	0.00	99	0.00	0.00	99
Deposits in Foreign Offices	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Total Deposits															
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	8.50	13.81	32	5.97	2.19	67	7.47	9.02	45	-61.29	-12.61	4	-8.43	-9.97	50
Core Deposits	62.47	70.24	20	59.64	81.14	4	69.27	77.19	20	84.79	83.27	58	82.59	81.31	55
Short Term Non Core Funding	14.65	14.14	60	2.81	6.09	31	12.03	9.57	68	4.16	3.43	64	5.57	4.24	71
S.T Inv to S.T. Ncore Fund	107.42	43.94	88	382.51	217.92	76	81.76	71.95	73	914.93	742.45	70	220.35	638.01	33
S.T. Asset to S.T. Liabilities	136.39	110.34	73	2,850.22	267.35	96	88.42	163.27	38	542.34	260.24	87	150.78	232.46	36
Net S.T. Liabilities to Assets	-4.96	0.28	29	-10.53	-7.14	36	1.29	-2.02	59	-31.46	-13.89	10	-4.73	-12.65	68
Net Loans & Leases to Deposits	106.69	83.02	96	134.01	76.04	97	103.86	82.02	92	55.25	64.73	28	82.47	71.79	73
Net LN&LS to Core Deposits	127.81	98.15	86	140.34	81.84	95	121.09	91.07	86	58.06	68.29	31	88.03	76.19	73
Brkr Dep Mat < 1 Yr to Brkr Deps	100.00	85.13	98	100.00	58.38	99	100.00	61.27	99	N/A	36.38	N/A	N/A	23.02	N/A
Brokered Deposits to Deposits	16.36	7.26	82	4.07	2.36	74	13.93	4.07	88	0.00	0.25	80	0.00	0.34	76
Listing Service Dep to Deposits	0.00	0.06	65	0.00	0.11	69	0.00	0.11	70	0.00	0.35	80	0.00	0.39	79
List Service and Brkrd Dep to Deps	16.36	7.47	81	4.07	2.57	74	13.93	4.29	88	0.00	0.90	69	0.00	1.03	66
Sec Bor + sec FFP to Tot Bor + FFP	100.00	10.45	99	100.00	10.02	99	100.00	8.51	99	N/A	2.79	N/A	N/A	5.99	N/A
Recip Brkrd Dep to Tot Brkrd Dep	0.00	2.18	84	0.00	0.69	89	0.00	0.00	93	N/A	4.63	N/A	N/A	0.54	N/A
Total Deposits															
Individ, Partnerships, and Corp.		13,191,155			2,748,573			7,321,260			148,693			126,811	
U.S. Govt, States & Political Sub in U.S.		49,940			9,311			43,307			6,936			5,131	
Comml Banks & Other Dep Inst. in U.S.		6,962			0			3,980			0			0	
Banks in Foreign Countries		0			0			0			0			0	
Foreign Govts and Official Inst.		0			0			0			0			0	
Total Deposits		13,248,057			2,757,884			7,368,547			155,629			131,942	
Domestic Demand Deposits		2,167,354			1,531,319			1,731,157			73,127			60,414	
Domestic Other Transaction Accts		729,613			135,707			251,501			13,096			11,097	
Domestic Nontransaction Accts		10,351,090			1,090,858			5,385,889			69,406			60,431	
Total Domestic Deposits		13,248,057			2,757,884			7,368,547			155,629			131,942	
Deposits in Foreign Offices		N/A			N/A			N/A			N/A			N/A	
Total Deposits		13,248,057			2,757,884			7,368,547			155,629			131,942	
Other Liquidity/Funding Data															
Non Core Liabilities \$250M		4,021,712			695,303			1,491,104			7,538			8,336	
Short Term Non Core Funding		2,593,409			123,987			1,097,248			7,267			8,335	
Core Deposits		11,058,928			2,633,627			6,320,008			148,090			123,607	
Time Deps \$250M & Under Mat < 1 Yr		1,988,066			5,158			945,922			5,156			5,609	
Time Deps \$250M & Under Mat > 1 Yr		1,604			1,299			1,326			1,376			1,980	
Time Deps over \$250M Mat < 1 Yr		22,092			11,746			20,633			7,267			8,335	
Time Deps over \$250M Mat > 1 Yr		0			271			1,506			271			1	
Fed Home Loan Bor Mat < 1 Yr		0			0			0			0			0	
Fed Home Loan Bor Mat > 1 Yr		0			0			0			0			0	
Other Borrowing Mat < 1 Year		404,281			0			50,215			0			0	
Other Borrowing Mat > 1 Year		1,428,303			571,045			392,350			0			0	
Secured Other Borrowings		1,832,584			571,045			442,565			0			0	
Federal Funds Purchased		0			0			0			0			0	
Secured Fed Funds Purchased		0			0			0			0			0	
Listing Service Deposits		0			0			0			0			0	
Brokered Deposits		2,167,036			112,241			1,026,400			0			0	
Reciprocal Brokered Deposits		0			0			0			0			0	

	<u>06/30/2023</u>			<u>06/30/2022</u>			<u>12/31/2022</u>			<u>12/31/2021</u>			<u>12/31/2020</u>		
Percent of Total Assets	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Short Term Investments	15.74	5.61	91	10.74	6.02	76	9.83	4.08	85	38.07	14.88	95	12.27	14.32	45
Marketable Equity Sec (MES)	0.48	0.02	98	0.00	0.03	60	0.07	0.03	81	0.00	0.00	89	0.00	0.00	89
Net LN&LS & SBLC to Assets	79.85	67.18	92	83.69	65.66	92	83.88	69.27	92	49.23	56.61	29	72.70	61.76	79
Pledged Assets	12.87	48.35	7	15.03	34.75	14	5.66	36.52	4	12.36	22.45	28	22.99	23.50	53
Securities Mix															
% Total Securities															
US Treas & Govt Agencies	77.12	16.46	94	0.00	18.64	5	95.13	19.94	97	0.00	25.17	16	0.00	18.17	26
Municipal Securities	0.19	9.94	21	8.98	14.75	41	0.25	14.36	15	9.41	33.63	22	10.05	37.05	19
Pass-Through Mtg Backed Secs	0.37	28.44	6	21.02	24.75	47	0.55	24.11	6	22.41	19.60	55	28.42	21.57	62
CMO & REMIC Mtg Backed Secs	0.60	14.85	14	33.61	11.02	89	0.88	10.25	20	35.22	3.47	96	29.06	4.52	94
Commercial Mtg Back Secs	0.00	9.92	13	0.00	6.90	21	0.00	5.80	23	0.00	1.28	70	0.00	1.55	70
Asset Backed Securities	0.00	0.93	65	0.00	0.70	73	0.00	0.68	72	0.00	0.51	96	0.00	0.55	95
Structured Financial Products	0.00	3.37	46	0.00	0.71	78	0.00	1.96	55	0.00	0.02	98	0.00	0.02	98
Other Domestic Debt Secs	0.70	2.18	50	36.39	4.30	95	1.02	4.17	40	32.95	1.08	98	32.47	0.84	97
Foreign Debt Securities	0.00	0.08	71	0.00	0.05	78	0.00	0.05	81	0.00	0.01	98	0.00	0.02	98
Inv Mut Fnd & Oth Mktbl	21.02	0.14	99	0.00	0.19	59	2.18	0.25	92	0.00	0.00	88	0.00	0.01	89
Total	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Liquidity/Securities Ratios:															
App (Dep) Hi Risk & Struc/T1 Cap	0.00	-0.22	98	0.00	-0.21	98	0.00	-0.29	99	0.00	-0.05	98	0.00	0.01	95
App (Dep) in AFS sec to AFS Sec	-0.89	-10.40	97	-8.88	-7.78	34	-0.41	-10.36	99	-0.41	0.08	37	0.21	2.21	7
App (Dep) in HTM Sec to HTM Sec	N/A	-10.43	N/A	N/A	-6.62	N/A	N/A	-10.10	N/A	N/A	1.03	N/A	N/A	1.94	N/A
App (Dep) in HTM Sec to Eqy Cap	0.00	-7.16	96	0.00	-5.87	95	0.00	-7.83	97	0.00	0.02	82	0.00	0.08	78
Pledged Securities to Tot Sec	17.12	57.48	10	0.00	32.45	11	0.00	35.33	9	0.00	32.09	13	0.00	35.07	12
Pledged Loans to Total Loans	15.58	52.38	8	17.85	39.83	18	6.71	40.51	7	24.74	23.61	52	31.23	24.56	59
Loans Held for Sale to Total Loans	97.29	0.31	99	92.66	0.37	98	95.53	0.21	99	0.00	0.08	78	0.00	0.20	70
Short Term Investments		2,785,810			474,262			897,110			66,488			18,366	
Short Term Assets		3,293,115			481,802			899,060			67,375			21,025	
Debt Securities 90+ Days P/D		0			0			0			0			0	
Total Non-Current Debt Sec		0			0			0			0			0	
Fair Value Structured Notes		0			0			0			0			0	
Pledged Securities		69,722			0			0			0			0	
Pledged Loans & Leases		2,208,778			663,711			516,302			21,593			34,415	
Loans Held for Sale		13,792,011			3,446,122			7,349,456			0			0	

	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020		
	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Capital Ratios															
Percent of Bank Equity:															
Net Loans & Leases (x)	5.96	6.57	44	3.86	6.99	5	6.49	7.49	28	4.72	5.68	29	6.28	5.98	56
Subord Notes & Debentures	0.00	0.83	76	0.00	0.32	95	0.00	0.26	96	0.00	0.00	99	0.00	0.01	99
Com RE & Related Ventures	1.08	238.66	5	3.07	285.55	3	2.35	304.38	2	188.29	200.99	50	245.28	204.66	63
Percent of Average Bank Equity:															
Net Income	16.32	11.19	84	9.85	12.53	25	11.47	13.51	34	5.28	9.94	17	-0.30	9.13	3
Dividends	0.00	4.88	19	0.00	4.29	29	0.00	4.52	21	0.00	3.36	22	0.00	3.58	18
Retained Earnings	16.32	5.33	98	9.85	7.44	67	11.47	8.54	73	5.28	6.06	44	-0.30	5.04	6
Other Capital Ratios:															
Dividends to Net Operating Income	0.00	44.21	18	0.00	34.34	29	0.00	33.28	20	0.00	32.39	20	N/A	37.57	N/A
Bank Eq Cap + Min Int to Assets	13.39	10.47	83	21.67	9.53	99	12.92	9.45	94	10.44	10.09	60	11.58	10.54	71
Growth Rates:															
Total Equity Capital	147.60	4.80	98	5,275.35	-0.01	99	6,366.40	-2.06	99	5.18	4.57	62	6.72	8.40	39
Equity Growth Less Asst Growth	-153.24	-0.35	0	2,715.81	-11.57	99	1,242.76	-10.23	99	-11.51	-6.23	29	-4.57	-7.89	66
Intang Assets % Bank Equity															
Mortgage Servicing Rights	0.17	0.95	54	0.00	0.63	43	0.08	0.65	49	1.20	0.11	91	1.78	0.14	91
Goodwill	1.22	16.93	23	1.18	7.85	31	0.95	7.66	31	0.00	0.70	75	0.00	0.67	74
Purch Credit Card Relations	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
All Other Intangibles	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Intangibles	2.36	19.92	19	1.39	9.85	21	1.43	9.84	23	1.87	1.35	71	2.77	1.43	74
Leverage Ratio	16.1106	9.70	98	30.5688	9.73	99	15.2587	9.92	97	9.2151	9.97	38	9.4905	10.16	40
Standardized Capital Ratios															
Com Equity Tier 1 Cap Ratio	15.7746	12.99	88	23.9136	13.20	96	14.5746	12.92	78	N/A	16.11	N/A	N/A	15.71	N/A
Tier 1 Capital Ratio	15.7746	13.03	88	23.9136	13.21	96	14.5746	12.93	78	N/A	16.14	N/A	N/A	15.76	N/A
Total Capital Ratio	16.0529	14.15	85	24.4903	14.24	95	15.0813	13.95	76	N/A	17.22	N/A	N/A	16.87	N/A
Adv App Cap Ratios															
Com Equity Tier 1 Cap Ratio	N/A	64.01	N/A	N/A	103.41	N/A	N/A	101.93	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Tier 1 Capital Ratio	N/A	64.01	N/A	N/A	103.41	N/A	N/A	101.93	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Capital Ratio	N/A	65.11	N/A	N/A	103.78	N/A	N/A	102.45	N/A	N/A	0.00	N/A	N/A	0.00	N/A
End of Period Capital (\$000)															
Perpetual Preferred			0			0			0			0			0
+ Common Stock			0			0			0			5,268			5,268
+ Surplus		2,152,131			934,558			1,097,431			13,815				13,815
+ Retained Earnings		217,985			23,435			81,938			-829				-1,770
+ Accum Other Comp Income		-262			-858			-803			-28				15
+ Other Equity Capital Comp		0			0			0			0				0
Total Bank Equity Capital		2,369,854			957,135			1,178,566			18,226				17,328
Minority Interest Cons Subs		0			0			0			0				0
Total Bank Capital & Min Int		2,369,854			957,135			1,178,566			18,226				17,328
Subordinated Notes & Debentures			0			0			0			0			0
Changes in Bank Equity (\$000)															
Balance at Beginning of Period		1,178,565			18,226			18,226			17,328				16,237
+ Net Income		136,047			23,435			81,938			941				-50
+ Sales or Purchase of Capital		0			0			0			0				0
+ Merger & Absorptions		0			6,033			6,033			0				0
+ Restate due to Acctg Error&Chg		0			0			0			0				0
+ Trans with Parent		1,054,700			910,300			1,073,172			0				1,115
- Dividends		0			0			0			0				0
+ Other Comprehensive Income		541			-858			-803			-43				26
Balance at End of Period		2,369,853			957,136			1,178,566			18,226				17,328
Intangible Assets															
Mortgage Servicing Rights		3,911			0			947			219				308
+ Purch Credit Card Relations.		N/A			N/A			N/A			N/A				N/A
+ Other Intangibles		N/A			N/A			N/A			N/A				N/A
+ Goodwill		28,935			11,247			11,247			0				0
Total Intangibles		55,892			13,277			16,845			341				480
Total Assets for Leverage Ratio:															
Average Total Consolidated Assets		14,436,620			3,105,035			7,632,826			173,508				158,153
Less: Ded from CET1 Cap & add T1C		52,803			12,703			17,345			2,495				2,545
Less: Other Deductions		0			0			0			0				0
Total Assets for Leverage Ratio		14,383,817			3,092,332			7,615,481			171,013				155,608

	<u>06/30/2023</u>	<u>06/30/2022</u>	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>12/31/2020</u>
Capital Analysis (\$000)					
Common Equity Tier 1 Capital: (\$000)					
Common Stock Plus Related Surplus	2,152,131	934,558	1,097,431	19,083	19,083
Retained Earnings	217,985	23,435	81,938	-829	-1,770
Accum Other Comprehensive Inc (AOCI)	-262	-858	-803	-28	15
Common Equity T1 Minority Interest	0	0	0	0	0
Common Equity T1 Cap Before Adj/Ded	2,369,854	957,135	1,178,566	18,226	17,328
Common Equity Tier 1 Capital: Adj/Ded					
Less: Goodwill	28,857	11,247	11,247	0	0
Less: Intangible Assets	21,239	1,456	3,391	122	172
Less: DTA (NOL & Tax Credit Only)	2,707	0	2,707	2,373	2,373
AOCI-Related Adjustments-Opt Out	-262	-858	-803	-28	15
AOCI-Related Adjustments-No Opt Out	N/A	N/A	N/A	N/A	N/A
Oth Ded (add) CET1 bef threshold ded	0	0	0	0	0
Less: Non-significant Investments	N/A	N/A	N/A	N/A	N/A
Subtotal before Threshold Limits	2,317,313	945,290	1,162,024	15,759	14,768
Less: Sig Inv, MSAs, DTA > 10% Limit	N/A	N/A	N/A	N/A	N/A
Less: Sig Inv, MSAs, DTA > 15% Limit	N/A	N/A	N/A	N/A	N/A
Less: Tot Sig Inv, MSAs, DTA > Limit	0	0	0	0	0
Less: Ded due to insuff T1 and T2 Cap	0	0	0	0	0
Total Adj and Ded for CET1 Capital	0	0	0	0	0
Common Equity Tier 1 Capital	2,317,313	945,290	1,162,024	15,759	14,768
Additional Tier 1 Capital:					
Additional T1C Inst & Related Surplus	0	0	0	0	0
Non-qualifying Cap Inst sub to phaseout	0	0	0	0	0
Tier 1 Minority Int Not Incl in CET1 Cap	0	0	0	0	0
Additional T1 Cap Before Deductions	0	0	0	0	0
Less: Additional T1 Cap Deductions	0	0	0	0	0
Additional Tier 1 Capital	0	0	0	0	0
Tier 1 Capital	2,317,313	945,290	1,162,024	15,759	14,768
Tier 2 Capital:					
T2 Cap Instruments & Related Surplus	0	0	0	N/A	N/A
Non-qualifying Capital Instruments	0	0	0	N/A	N/A
Tot Cap Min Int Not Incl in T1 Cap	0	0	0	N/A	N/A
ALLL in Tier 2 Capital	40,895	22,797	40,405	N/A	N/A
Exited Adv App Eligible Cr Reserves	N/A	N/A	N/A	N/A	N/A
Unrealized Gains on AFS Pref Stock	N/A	N/A	N/A	N/A	N/A
Tier 2 Capital Before Deductions	40,895	22,797	40,405	N/A	N/A
Exited Adv App T2C Before Deductions	N/A	N/A	N/A	N/A	N/A
Less: Tier 2 Capital Deductions	0	0	0	N/A	N/A
Tier 2 Capital - Standardized Approaches	40,895	22,797	40,405	N/A	N/A
Tier 2 Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A
Total Capital - Standardized Approaches	2,358,208	968,087	1,202,429	N/A	N/A
Total Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A

	<u>06/30/2023</u>	<u>06/30/2022</u>	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>12/31/2020</u>
Risk Weighted Assets					
On BS Assets and Securitization Exp					
2% Category	0	0	0	N/A	N/A
4% Category	0	0	0	N/A	N/A
20% Category	68,300	115,564	50,141	N/A	N/A
50% Category	18,014	12,554	13,047	N/A	N/A
100% Category	14,457,160	3,821,298	7,841,124	N/A	N/A
150% Category	25,668	465	19,637	N/A	N/A
250% Category	67,875	0	45,815	N/A	N/A
300% Category	0	0	0	N/A	N/A
400% Category	0	0	0	N/A	N/A
600% Category	0	0	0	N/A	N/A
1250% Category	0	0	0	N/A	N/A
Other Risk-Weighting App Categories	2,098	2,056	2,077	N/A	N/A
Tot RWA Securitization Exp SSFA Mthd	0	0	0	N/A	N/A
Total RWA Securitization Exp Gross-Up	0	0	0	N/A	N/A
On-Balance Sheet Risk Weighted Assets	14,639,115	3,951,937	7,971,840	N/A	N/A
Memo - 0% Category - \$	2,812,651	301	998,379	N/A	N/A
Off BS/Oth Items Subj to Risk Weighting					
2% Category	0	0	0	N/A	N/A
4% Category	0	0	0	N/A	N/A
10% Category	0	0	0	N/A	N/A
20% Category	0	0	0	N/A	N/A
50% Category	0	0	0	N/A	N/A
100% Category	51,075	1,008	1,115	N/A	N/A
150% Category	0	0	0	N/A	N/A
625% Category	0	0	0	N/A	N/A
937.5% Category	0	0	0	N/A	N/A
1250% Category	0	0	0	N/A	N/A
1250% Category Securitization Exp	0	0	0	N/A	N/A
Oth Risk-Weighting App Categories	0	0	0	N/A	N/A
Tot RWA Securitization Exp SSFA Mthd	0	0	0	N/A	N/A
Total RWA Securitization Exp Gross-Up	0	0	0	N/A	N/A
Tot Deriv, Off-BS and Oth - Risk Wght	51,075	1,008	1,115	N/A	N/A
Memo - 0% Category - \$	22,768	6,430	29,804	N/A	N/A
Standardized Market Risk Weighted Assets	0	0	0	N/A	N/A
Risk-Weighted Asset Before Ded	14,690,190	3,952,945	7,972,956	N/A	N/A
- Excess Allowable LN&LS Loss	0	0	0	N/A	N/A
- Allocated Transfer Risk Reserve	0	0	0	N/A	N/A
Total Risk Weighted Assets	14,690,190	3,952,945	7,972,956	N/A	N/A
Current Credit Exposure All Derivatives	1,393	0	11,379	N/A	N/A
Derivatives Notional Prin Amounts					
OTC Contracts Total	4,678,000	3,316,000	3,501,000	N/A	N/A
Interest Rate	4,678,000	3,316,000	3,501,000	N/A	N/A
All Other	0	0	0	N/A	N/A
Centrally Cleared Contracts Total	0	0	0	N/A	N/A
Interest Rate	0	0	0	N/A	N/A
All Other	0	0	0	N/A	N/A

	<u>06/30/2023</u>	<u>06/30/2022</u>	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>12/31/2020</u>
Risk Based Capital (\$000)					
Tier 1 Capital					
Total Equity Capital Adjusted	N/A	N/A	N/A	N/A	N/A
- Ineligible Def Tax Assets	2,707	0	2,707	2,373	2,373
- Ineligible Intangibles	50,096	12,703	14,638	122	172
- Cumul Change F.V. Financial Liab	N/A	N/A	N/A	N/A	N/A
Net Tier 1	2,317,313	945,290	1,162,024	15,759	14,768
Tier 2 Capital					
+ Qualif Debt and Redeem Pfd	N/A	N/A	N/A	N/A	N/A
+ Cumulative Preferred Stock	N/A	N/A	N/A	N/A	N/A
+ Allowable LN&LS Loss Allow	40,895	22,797	40,405	N/A	N/A
+ Unrl Gain Mktbl Eqy Sec (45%)	N/A	N/A	N/A	N/A	N/A
+ Other Tier 2 Capital Comp	N/A	N/A	N/A	N/A	N/A
Net Eligible Tier 2	40,895	22,797	40,405	N/A	N/A
Total RBC Before Deductions					
Tier 1 & Tier 2	2,358,208	968,087	1,202,429	N/A	N/A
Tier 3 & Fin Sub Adj	N/A	N/A	N/A	N/A	N/A
- Deductions for Total RBC	N/A	N/A	N/A	N/A	N/A
Total Risk-Based-Capital	2,358,208	968,087	1,202,429	N/A	N/A
Risk-Weighted Assets					
On-Balance Sheet					
Category Two - 20%	68,300	115,564	50,141	N/A	N/A
Category Three - 50%	18,014	12,554	13,047	N/A	N/A
Category Four - 100%	14,457,160	3,821,298	7,841,124	N/A	N/A
Total On-Balance Sheet	14,639,115	3,951,937	7,971,840	N/A	N/A
Memo: Category One - 0%	2,812,651	301	998,379	N/A	N/A
Off-Balance Sheet					
Category Two - 20%	0	0	0	N/A	N/A
Category Three - 50%	0	0	0	N/A	N/A
Category Four - 100%	51,075	1,008	1,115	N/A	N/A
Total Off-Balance Sheet	51,075	1,008	1,115	N/A	N/A
Memo: Category One - 0%	22,768	6,430	29,804	N/A	N/A
Adjustments to Risk-Wgt Assets					
Risk-Weighted Asset Before Ded	14,690,190	3,952,945	7,972,956	N/A	N/A
- Excess Allowable LN&LS Loss Al	0	0	0	N/A	N/A
- Allocated Transfer Risk Reserve	0	0	0	N/A	N/A
+ Mkt Risk Asset & Fin Sub Adj	N/A	N/A	N/A	N/A	N/A
Total Risk-Weighted Assets	14,690,190	3,952,945	7,972,956	N/A	N/A

	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020		
	BANK	PG 2	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	10.32	4.72	98	7.51	3.27	98	10.02	4.22	99	2.93	3.37	25	3.66	3.74	43
- Interest Expense	3.46	1.78	94	0.69	0.22	95	2.56	0.85	98	0.04	0.26	2	0.17	0.42	10
Net Interest Income (TE)	6.86	2.97	99	6.82	3.05	98	7.46	3.42	98	2.88	3.10	36	3.50	3.30	66
+ Noninterest Income	3.53	0.68	98	18.54	0.75	99	7.60	0.70	98	0.46	0.59	49	0.52	0.68	47
- Noninterest Expense	7.67	2.07	98	20.12	2.18	98	11.83	2.30	99	3.24	2.69	80	3.50	2.82	82
Pre-Provision Net Revenue (TE)	2.72	1.63	91	5.24	1.65	98	3.23	1.83	93	0.11	1.05	7	0.52	1.21	13
- Provision: Loan & Lease Losses	0.35	0.15	85	0.74	0.08	97	0.78	0.15	95	-0.41	0.05	3	0.03	0.11	40
- Provision: Credit Loss Oth Assets	0.00	0.00	59	0.00	0.01	48	0.00	0.01	58	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	2.37	1.45	90	4.50	1.56	98	2.45	1.66	90	0.52	1.00	24	0.49	1.09	17
+ Realized Gains/Losses Sec	0.00	0.00	82	0.00	0.00	84	0.00	-0.01	86	0.00	0.00	86	0.00	0.01	79
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	78	0.00	-0.01	97	0.00	0.00	71	0.00	0.00	91	0.00	0.00	89
Pretax Net Operating Income (TE)	2.37	1.44	91	4.50	1.55	98	2.45	1.64	90	0.52	0.99	24	0.49	1.12	14
Net Operating Income	1.75	1.11	88	3.23	1.20	98	1.57	1.29	76	0.37	0.83	21	0.35	0.96	12
Net Inc Attrib Min Ints	0.00	0.00	90	0.00	0.00	95	0.00	0.00	97	0.00	0.00	98	0.00	0.00	98
Net Income Adjusted Sub S	1.75	1.11	88	3.23	1.18	98	1.57	1.26	77	0.37	0.77	21	0.35	0.88	13
Net Income	1.75	1.11	88	3.23	1.20	98	1.57	1.29	76	0.37	0.83	21	0.35	0.96	12
Margin Analysis:															
Int Inc (TE) to Avg Earn Assets	10.52	5.05	98	8.46	3.45	98	10.27	4.47	99	3.09	3.59	23	3.88	4.00	39
Int Expense to Avg Earn Assets	3.53	1.90	92	0.78	0.23	96	2.63	0.89	98	0.04	0.27	2	0.18	0.45	10
Net Int Inc-TE to Avg Earn Assets	7.00	3.18	99	7.69	3.22	98	7.64	3.61	98	3.05	3.30	36	3.70	3.54	61
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.34	0.12	86	0.63	0.04	94	0.52	0.07	94	0.03	0.01	74	0.09	0.05	77
Earnings Coverage of Net Loss (X)	9.49	8.48	33	11.81	-29.15	50	7.23	48.64	29	7.83	-17.95	54	7.59	-27.40	55
LN&LS Allowance to Net Losses (X)	1.00	14.95	12	1.68	-11.03	45	1.20	13.19	25	53.96	-11.34	80	12.97	-17.16	66
Capitalization															
Cash Dividends to Net Income	0.00	39.74	27	0.00	34.54	37	0.00	25.54	40	0.00	46.90	43	0.00	45.80	40
Retain Earnings to Avg Total Equity	13.20	5.80	93	11.60	7.73	70	11.08	9.90	55	3.56	3.33	49	3.32	4.44	42
Yield on or Cost of:															
Total Loan & Leases (TE)	11.42	5.90	97	10.48	4.28	97	11.26	5.19	98	5.28	5.18	59	4.83	5.24	27
Loans in Domestic Offices	11.42	5.90	97	10.48	4.26	97	11.26	5.18	98	5.28	5.18	59	4.86	5.23	31
Real Estate	6.18	5.42	81	5.35	4.21	96	5.46	4.97	80	4.56	5.01	24	4.75	5.19	25
Secured by 1-4 Fam Resi Prop	9.12	4.73	98	4.40	4.04	70	6.38	4.65	93	3.17	5.10	1	2.87	5.30	1
All Other Loans Sec Real Estate	5.06	5.84	20	5.44	4.27	95	5.12	5.13	54	4.63	5.00	35	4.89	5.20	36
Commercial & Industrial	5.93	7.10	18	6.44	4.81	87	5.97	6.25	50	8.24	5.96	81	5.19	5.29	54
Individual	11.40	6.87	93	9.92	5.50	90	11.36	6.41	90	4.79	6.42	20	5.02	6.68	19
Credit Card	14.85	10.59	74	7.05	6.85	51	11.43	8.43	75	N/A	10.33	N/A	N/A	11.14	N/A
Agricultural	N/A	6.41	N/A	N/A	4.48	N/A	N/A	5.58	N/A	N/A	4.97	N/A	N/A	5.03	N/A
Loans in Foreign Offices	N/A	6.26	N/A	N/A	5.14	N/A	N/A	6.37	N/A	N/A	1.76	N/A	N/A	0.00	N/A
Total Investment Securities (TE)	1.64	2.57	4	2.32	1.94	81	2.70	2.45	68	2.06	1.67	73	1.89	1.96	48
Total Investment Securities (Book)	1.64	2.51	4	2.32	1.86	86	2.70	2.37	72	2.06	1.53	85	1.89	1.77	59
US Treas & Agency (Excl MBS)	0.65	2.23	5	N/A	1.46	N/A	2.73	2.08	73	N/A	1.11	N/A	N/A	1.46	N/A
Mortgage Backed Securities	1.80	2.34	18	0.58	1.79	1	0.56	2.27	1	0.39	1.23	8	0.20	1.41	6
All Other Securities	3.78	3.40	68	4.56	2.35	95	2.77	2.88	51	4.44	2.05	95	4.37	2.27	98
Interest-Bearing Bank Balances	5.24	5.02	79	0.58	0.74	15	2.72	3.53	16	0.12	0.42	15	0.12	0.45	34
Federal Funds Sold & Resales	N/A	4.24	N/A	N/A	0.49	N/A	N/A	3.25	N/A	N/A	0.10	N/A	N/A	0.06	N/A
Total Interest Bearing Deposits	3.83	2.13	91	1.02	0.27	98	2.91	1.11	97	0.09	0.37	4	0.36	0.60	19
Transaction accounts	2.57	2.09	64	1.01	0.27	96	2.50	1.13	85	0.12	0.15	49	0.21	0.20	61
Other Savings Deposits	4.00	1.75	94	1.05	0.20	99	2.87	0.91	96	0.03	0.19	2	0.13	0.26	25
Time Deposits	4.76	3.44	94	0.54	0.59	50	4.43	1.46	99	0.29	0.80	4	0.95	1.30	19
Foreign Office Deposits	N/A	1.46	N/A	N/A	0.34	N/A	N/A	1.42	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Federal Funds Purchased & Repos	N/A	2.84	N/A	N/A	0.32	N/A	N/A	1.73	N/A	N/A	0.13	N/A	N/A	0.29	N/A
Other Borrowed Money	6.20	4.78	96	1.82	1.48	62	5.11	3.26	95	N/A	2.56	N/A	N/A	2.10	N/A
Subord Notes & Debentures	N/A	5.65	N/A	N/A	4.91	N/A	N/A	5.46	N/A	N/A	0.00	N/A	N/A	3.91	N/A
Other Interest Expense	N/A	0.00	N/A	N/A	1.55	N/A	N/A	1.83	N/A	N/A	1.35	N/A	N/A	1.44	N/A
All Interest-Bearing Funds	4.04	2.42	92	1.08	0.32	97	3.11	1.23	98	0.09	0.40	4	0.36	0.64	17
Memo: Interest on Time Dep Over Ins Limit	2.95	3.41	24	0.68	0.66	57	2.21	1.58	77	0.28	0.81	12	1.10	1.39	30

	<u>06/30/2023</u>	<u>06/30/2022</u>	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>12/31/2020</u>	Percent Change	
						1 Quarter	1 Year
Securitization Activities	0	0	0	0	0	N/A	N/A
1-4 Family Residential Loans	0	0	0	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retained Interest-Only Strips	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retained Credit Enhancements	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Unused Liquidity Commitments	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Sellers Interest in Secs & Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Retained Credit Exposure	0	0	0	N/A	N/A	N/A	N/A
Asset Backed Comm'l Paper Conduits	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CR Exp Spons by Bank & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Liquid Comm by Bank & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Activity % Total Assets							
Securitization Activities	0.00	0.00	0.00	0.00	0.00		
1-4 Family Residential Loans	0.00	0.00	0.00	N/A	N/A		
Home Equity Lines	N/A	N/A	N/A	N/A	N/A		
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A		
Auto Loans	N/A	N/A	N/A	N/A	N/A		
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A		
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A		
Asset Backed Comm'l Paper Conduits	N/A	N/A	N/A	N/A	N/A		
Cr Exp Spons by Bank & Other	N/A	N/A	N/A	N/A	N/A		
Liquid Comm by Bank & Other	N/A	N/A	N/A	N/A	N/A		
Percent of Tot Managed Assets on							
Balance Sheet & Sec Assets							
1-4 Family Residential Loans	0.26	0.68	0.34	4.11	4.93		
Home Equity Lines	N/A	N/A	N/A	N/A	N/A		
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A		
Auto Loans	N/A	N/A	N/A	N/A	N/A		
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A		
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A		

	<u>06/30/2023</u>	<u>06/30/2022</u>	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>12/31/2020</u>
% Tot Securitization Act by Type					
Retained Int Only Strips	N/A	N/A	N/A	N/A	N/A
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Retained Credit Enhancement	N/A	N/A	N/A	N/A	N/A
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Unused Comm to Provide Liquidity	N/A	N/A	N/A	N/A	N/A
Sellers Int in Secs & LNS % Trust	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
Percent of Tier 1 Capital					
Total Retained Credit Exposure	0.00	0.00	0.00	N/A	N/A
Retained Interest-Only Strips	N/A	N/A	N/A	N/A	N/A
Retained Credit Enhancements	N/A	N/A	N/A	N/A	N/A
30-89 Day PD Securitized Assets					
1-4 Family Residential Loans	0	0	0	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 30-89 Day PD Secur Assets	0	0	0	N/A	N/A
90+ Days PD Securitized Assets					
1-4 Family Residential Loans	0	0	0	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 90+ Days PD Secur Assets	0	0	0	N/A	N/A
Total Past Due Securitized Assets	0	0	0	N/A	N/A
Net Losses Securitized Assets					
1-4 Family Residential Loans	0	0	0	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total Net Charge Off Secur Asset	0	0	0	N/A	N/A

	<u>06/30/2023</u>	<u>06/30/2022</u>	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>12/31/2020</u>
30-89 Day PD Securitized Assets %					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 30-89 Days PD Secur Asset	N/A	N/A	N/A	N/A	N/A
90+ Day PD Securitized Assets %					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 90+ Day PD Secur Asset	N/A	N/A	N/A	N/A	N/A
Total PD Securitized Assets %	N/A	N/A	N/A	N/A	N/A
Net Losses on Securitized Assets%					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Net Losses on Securitized Assets	N/A	N/A	N/A	N/A	N/A
30-89 DAY PD managed assets %					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 30-89 Day PD Manage Asset	N/A	N/A	N/A	N/A	N/A
90+ DAY PD MANAGED ASSETS %					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 90+ Day PD Manage Asset	N/A	N/A	N/A	N/A	N/A
Total Past Due Managed Assets %	N/A	N/A	N/A	N/A	N/A
Net Losses on Managed Assets %					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Net Losses on Managed Assets	N/A	N/A	N/A	N/A	N/A

	06/30/2023			03/31/2023			12/31/2022			06/30/2023
	(\$000)	%Total	%MGD	(\$000)	%Total	%MGD	(\$000)	%Total	%MGD	%Change
Total Fiduciary and Related Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Fiduciary Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Custody and Safekeeping	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Accts in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Fiduciary and Related Accounts	(#)	%Total	%MGD	(#)	%Total	%MGD	(#)	%Total	%MGD	%Change
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Number of Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Custody and Safekeeping	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Accts in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fiduciary and Related Services Income	(\$000)	%FID IN	%Change	(\$000)	%FID IN	%Change	(\$000)	%FID IN	%Change	
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Custody and Safekeeping	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other Related Services	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Gross Fiduciary and Related Income	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Less: Expenses	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Less:Net Losses	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Plus: Intra-company Credits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Fiduciary and Related Income	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Memo: Fiduciary Income - Foreign	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Gross Fiduciary Income % Nonint Inc		N/A			N/A			N/A		
Fiduciary Income % Fiduciary Assets	Bank		PCT	Bank		PCT	Bank		PCT	
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Total Fiduciary Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Custody and Safekeeping	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Memo: Fiduciary Income Foreign	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Collective/Common Trust Fund Assets	(\$000)	%Total	%Change	(\$000)	%Total	%Change	(\$000)	%Total	%Change	
Domestic Equity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
International/Global Equity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Stock/Bond Blend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Taxable Bond	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Municipal Bond	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Short Term/Money Market	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Specialty/Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Total Trust Funds	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Collective/Common Trust Fund Accounts	(#)	%Total	%Change	(#)	%Total	%Change	(#)	%Total	%Change	
Domestic Equity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
International/Global Equity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Stock/Bond Blend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Taxable Bond	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Municipal Bond	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Short Term/Money Market	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Specialty/Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Total Trust Funds	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

Peer Group Descriptions for Fiduciary & Related Services:

Peer Number

	06/30/2023				03/31/2023				12/31/2022			
Gross Fiduciary Losses - Managed	(\$000)	%Rev		PCT	(\$000)	%Rev		PCT	(\$000)	%Rev		PCT
Personal Trust and Agency	N/A	N/A	0.03	N/A	N/A	N/A	0.06	N/A	N/A	N/A	0.06	N/A
EB & Retirement Related Trust & Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.04	N/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.05	N/A
Other Fiduciary	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.05	N/A
Total Gross Managed Losses	N/A	N/A	0.03	N/A	N/A	N/A	0.06	N/A	N/A	N/A	0.07	N/A
Gross Fiduciary Losses - Non Managed												
Personal Trust & Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
EB & Retirement Related Trust & Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.01	N/A
Other Fiduciary	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.01	N/A
Total Gross Non Managed Losses	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Net Fiduciary Losses - ALL												
Personal Trust and Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.06	N/A
EB & Retirement Related Trust & Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.06	N/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.05	N/A
Other Fiduciary	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.13	N/A
Total Net Losses	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.09	N/A
Corporate Trust and Agency	(\$000)	#ISS	%Change		(\$000)	#ISS	%Change		(\$000)	#ISS	%Change	
Corporate and Muni Trusteeships	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Issues in Default	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
All Other Corporate		N/A	N/A			N/A	N/A			N/A	N/A	
Managed Assets in Fiduciary Accts	(\$000)	%Total	%Change		(\$000)	%Total	%Change		(\$000)	%Total	%Change	
Noninterest-Bearing Deposits	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Interest-Bearing Deposits	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
U.S. Treasury & Agency	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
State, County & Municipal	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Money Market Mutual Funds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Equity Mutual Funds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Other Mutual Funds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Common & Collective Funds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Other Short-Term Obligations	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Other Notes and Bonds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Unregistered Funds & Private Equity	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Other Common & Preferred Stocks	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Real Estate Mortgages	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Real Estate	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Miscellaneous Assets	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Total Managed Assets	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Memo: Fiduciary Assets in Advised or Sponsored Mutual Funds	N/A	N/A		N/A	N/A	N/A	N/A		N/A	N/A		N/A
Peer Group Descriptions for Fiduciary & Related Services: Peer Number												