

Southwestern Graduate School of Banking

THE BASICS OF BANK PERFORMANCE

LIQUIDITY ORDER

DR **BALANCE SHEET** **CR**

ASSETS

- Cash and DFB
- Securities
 - U S Governments
 - Government Agencies
 - Municipal Obligations
- Loans
- Fixed Assets
- Other Assets

LIABILITIES

- Deposits
- Other Liabilities

CAPITAL

- Preferred Stock
- Surplus
- Retained Earnings

DR = CR

INCOME STATEMENT

EXPENSES

- Interest Expense **NET**
- Non-Interest Expense
 - Personnel
 - Occupancy
 - Other
- Provision for ALLL
- Gains/Losses on Sale

REVENUE

- Interest Income
- Non-Interest Income

PROFIT = REVENUE - EXPENSE

ASSETS=LIABILITIES+CAPITAL

VOLUME X RATE = INTEREST

Federal Financial Institutions Examination Council

User's Guide for the Uniform Bank Performance Report – Technical Information

Prepared by: Federal Financial Institutions Examination Council 3501 Fairfax Drive, Room B7081a
Arlington, VA 22226

To obtain a UBPR for a bank or to view any of the other UBPR statistical reports simply select:
[UBPR Reports](#)

Use the Report dropdown menu to select one of the following:

Uniform Bank Performance Report
Executive Summary Report
Peer Group Average Report
Peer Group Distribution Report
State Average Report
State Average Distribution Report
List of Banks in Peer Group
Bank XBRL Instance Document
Custom Peer Group Report

To download either Bulk UBPR Data or Taxonomy select from the following link:

[Download Bulk UBPR Data or Taxonomy](#)

**IF YOU HAVE ANY QUESTIONS REGARDING THE UBPR CONTACT: 1-888-CDR-3111 (1-888-237-3111) OR
EMAIL cdr.help@cdr.ffiec.gov.**

Introduction

The Uniform Bank Performance Report (UBPR) is an analytical tool created for bank supervisory, examination, and bank management purposes. In a concise format, it shows the impact of management decisions and economic conditions on a bank's performance and balance-sheet composition. The performance and composition data contained in the report can be used as an aid in evaluating the adequacy of earnings, liquidity, capital, asset and liability management, and growth management. Bankers and examiners alike can use this report to further their understanding of a bank's financial condition and through such understanding perform their duties more effectively.

A UBPR is produced for every commercial and savings bank insured by the FDIC. The report is computer-generated from a data base derived from public and nonpublic sources. It contains several years' worth of data, which are updated quarterly. Those data are presented in the form of ratios, percentages, and dollar amounts computed mainly from Reports of Condition and Income submitted by the bank (Call Reports). Each UBPR also contains corresponding average data for the bank's peer group and percentile rankings for most ratios. The UBPR therefore permits evaluation of a bank's current condition, trends in its financial performance, and comparisons with the performance of its peer group.

A UBPR is available online at no charge at the FFIEC Central Data Repository's Public Data Distribution website: <https://cdr.ffiec.gov/public/>. A UBPR for any bank in the country may be viewed online, printed or downloaded. The site includes data for most banks as early as December 31, 2002.

In addition to the individual bank report, the following is also available:

- A Peer Group Report, which presents an average for all institutions in each peer group
- A List of Banks in Peer Group, which presents a list of banks within each peer group.
- A State Average Report, which presents ratio, averages within States.
- A Distribution Report is also produced using the peer groupings in the state average and peer group average reports. Selected percentile values are displayed for individual ratios to provide additional insight into the range of bank performance that comprises an average.
- An online User's Guide which allows users to click on any UBPR ratio and review its calculation step-by-step.
- A PDF version of a UBPR user Guide which allows users to print out formulas for all UBPR concepts.
- UBPR bulk data which can be downloaded at no charge at <https://cdr.ffiec.gov/public/PWS/DownloadBulkData.aspx> in either tab delimited or eXtensible Business Reporting Language (XBRL).

This Technical Information section of the User's Guide contains basic guidelines for using both the PDF UBPR and online UBPR User's Guides. The UBPR, related statistical reports and the User's Guide are available online, free of charge, at <https://cdr.ffiec.gov/public/>. Questions regarding the UBPR or the contents of this guide can be directed to: 1-888-CDR-3111 (1-888-237-3111) OR EMAIL cdr.help@cdr.ffiec.gov.

Section I: Using the Uniform Bank Performance Report for Financial Analysis

Summary

The Uniform Bank Performance Report is designed to be used by bank examiners and bank management evaluating the financial condition of banks. By analyzing the data contained in the UBPR, the user can obtain an overall picture of the bank's financial health and can discover conditions that might require further analysis and investigation. The UBPR is not designed to replace on-site examination or investigations but to supplement present examination procedures. It also functions as a common point of financial analysis between regulator and banker and can be useful as a part of a bank's own internal bank process. The UBPR presents three types of data for use in the financial analysis of a bank: (1) the bank's data, (2) data for a peer group of banks similar in size and economic environment, and (3) percentile rankings. A thorough understanding of those data groups and their interrelationships and limitations is essential in order to use the UBPR effectively. As a general rule, any analysis should compare the bank to its peer group, consider the bank's trends over time, and also be aware of trends and changes in peer group averages. This user's guide does not present detailed in-depth instructions on ratio analysis, nor does it assign particular value to individual ratios or groups of ratios. Rather, it simply summarizes one way of using the UBPR for analysis; other approaches may be equally effective. Its primary purpose is to explain the calculations of individual ratios.

Availability

All Uniform Bank Performance Reports and related information are distributed online through the FFIEC Central Data Repository's Public Data Distribution website <https://cdr.ffiec.gov/public/>. The UBPR for a given bank is usually published within a day of the underlying Call Report being filed at the Central Data Repository. If the Call Report for a given bank contains errors then the UBPR may not be published until those errors are corrected. Peer group average data is made available once most banks have filed their Call Reports and UBPR data has been computed. For all peer groups except peer group 1 and peer group 2, peer group averages are published 30 days after the date of a Call Report, or on the Call Report due date. For peer groups 1 and 2, peer group averages are published 35 days after the date of a Call Report or on the Call Report due date. UBPR data is updated continuously. For the current Call Report quarter, UBPR data is recalculated every night and published the next morning. UBPR data for the current quarter and four consecutive prior quarters is recalculated every Friday night and published the next day. UBPR data for the prior twenty-one quarters is recalculated once a quarter. That recalculation occurs approximately two weeks before banks begin submitting a new Call Report and the data is published within 3 days.

	12/31/2019			12/31/2018			12/31/2017			12/31/2016			12/31/2015		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	4.86	4.45	79	4.50	4.27	68	4.09	4.04	53	3.58	3.98	23	3.49	3.97	19
- Interest Expense	1.00	0.83	68	0.95	0.61	85	0.85	0.44	94	0.87	0.38	98	0.86	0.38	98
Net Interest Income (TE)	3.86	3.62	69	3.55	3.65	42	3.23	3.59	23	2.71	3.59	5	2.64	3.58	3
+ Noninterest Income	0.03	0.71	1	0.03	0.71	1	0.03	0.72	1	0.04	0.67	2	0.04	0.66	2
- Noninterest Expense	1.24	2.81	1	1.16	2.81	1	1.16	2.80	0	1.12	3.12	0	1.07	3.17	0
- Provision: Loan & Lease Losses	0.02	0.11	21	0.01	0.11	19	0.14	0.11	67	0.18	0.08	81	0.07	0.07	55
- Provision: Credit Loss Oth 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
Pretax Operating Income (TE)	2.63	1.45	96	2.41	1.47	94	1.97	1.45	84	1.45	1.13	69	1.55	1.06	77
+ Realized Gains/Losses Sec	0.00	0.01	51	0.00	0.00	74	0.00	0.00	55	0.00	0.02	44	0.00	0.02	46
+ Unrealized Gains / Losses Equity Sec	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
Pretax Net Operating Income (TE)	2.63	1.48	96	2.41	1.47	94	1.97	1.46	84	1.45	1.15	69	1.55	1.08	76
Net Operating Income	2.63	1.22	97	2.41	1.22	96	1.97	1.03	93	1.45	0.90	84	1.55	0.85	88
Adjusted Net Operating Income	2.65	1.28	96	2.42	1.28	96	2.11	1.06	94	1.63	0.93	89	1.62	0.86	89
Net Inc Attrib to Min Ints	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	2.08	1.15	96	1.90	1.14	94	1.30	0.90	85	0.96	0.77	68	1.02	0.74	75
Net Income	2.63	1.23	97	2.41	1.22	96	1.97	1.03	93	1.45	0.90	84	1.55	0.85	88
Margin Analysis:															
Avg Earning Assets to Avg Assets	98.79	94.68	96	97.30	94.81	85	96.64	94.55	79	95.38	93.55	72	94.66	93.37	65
Avg Int-Bearing Funds to Avg Assets	55.82	73.91	4	61.64	74.01	12	62.72	74.25	13	63.75	70.16	22	63.22	70.85	18
Int Inc (TE) to Avg Earn Assets	4.92	4.71	64	4.62	4.51	58	4.23	4.28	48	3.76	4.26	20	3.69	4.26	16
Int Expense to Avg Earn Assets	1.01	0.88	64	0.97	0.64	83	0.88	0.46	94	0.91	0.40	97	0.90	0.41	97
Net Int Inc-TE to Avg Earn Assets	3.91	3.83	56	3.65	3.86	35	3.35	3.81	18	2.85	3.85	3	2.79	3.85	2
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.00	0.09	22	0.00	0.09	25	0.00	0.10	23	0.00	0.09	29	0.00	0.10	26
Earnings Coverage of Net Losses (X)	N/A	57.49	N/A	N/A	63.03	N/A	N/A	47.89	N/A	N/A	33.73	N/A	N/A	27.52	N/A
LN&LS Allowance to LN&LS Not HFS	1.16	1.25	45	1.34	1.25	64	1.33	1.26	62	1.41	1.33	61	1.29	1.42	43
LN&LS Allowance to Net Losses (X)	N/A	32.26	N/A	N/A	34.69	N/A	N/A	27.18	N/A	N/A	24.68	N/A	N/A	22.23	N/A
LN&LS Allowance to Total LN&LS	1.16	1.24	46	1.34	1.25	64	1.33	1.25	62	1.41	1.33	62	1.29	1.41	43
Total LN&LS-90+ Days Past Due	0.00	0.05	48	0.00	0.04	46	0.00	0.05	45	0.00	0.04	58	0.00	0.05	56
-Nonaccrual	0.00	0.58	8	0.00	0.55	7	0.00	0.58	7	0.00	0.75	11	0.00	0.86	11
-Total	0.00	0.66	6	0.00	0.62	6	0.00	0.66	5	0.00	0.84	8	0.00	0.95	8
Liquidity															
Net Non Core Fund Dep New \$250M	36.61	3.21	98	29.95	5.20	97	45.59	6.57	98	40.89	0.60	99	39.58	0.82	99
Net Loans & Leases to Assets	79.37	69.34	78	70.97	69.86	47	75.99	69.11	66	79.54	66.90	81	75.75	65.36	76
Capitalization															
Tier One Leverage Capital	12.68	10.76	83	11.63	10.65	74	10.98	10.32	70	11.67	10.37	78	11.58	10.33	77
Cash Dividends to Net Income	32.78	39.58	38	34.75	37.09	45	38.21	40.42	43	39.06	35.53	50	33.75	33.76	50
Retained Earnings to Avg Total Equity	13.89	5.93	95	13.82	6.38	94	10.36	4.99	91	7.56	4.39	81	8.68	4.14	87
Rest+Nonac+RE Acq to Eqcap+ALLL	0.00	6.35	4	0.00	6.96	3	0.00	7.92	3	11.72	10.76	60	0.00	13.42	3
Growth Rates															
Total Assets	5.16	6.97	45	7.38	5.62	66	26.68	6.00	95	3.71	5.03	47	7.75	4.96	71
Tier One Capital	15.43	8.13	86	15.37	8.07	87	11.65	6.89	82	8.37	5.46	75	6.16	6.05	59
Net Loans & Leases	17.61	6.08	88	0.28	7.48	15	21.02	8.01	91	8.90	7.56	59	8.41	7.67	58
Short Term Investments	-23.94	51.19	16	46.82	23.30	70	69.80	21.46	79	-21.15	20.99	26	7.34	19.37	51
Short Term Non Core Funding	-0.47	11.80	44	-5.20	8.94	43	44.03	20.88	73	-1.27	15.23	44	7.89	17.97	52
Average Total Assets		371,018			358,642			305,403			277,636			258,383	
Total Equity Capital		49,462			42,850			37,204			33,349			30,794	
Net Income		9,761			8,633			6,019			4,032			4,000	
Number of banks in Peer Group		1,184			1,184			1,220			1,223			1,240	

	12/31/2019			12/31/2018			12/31/2017			12/31/2016			12/31/2015		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	4.86	4.45	79	4.50	4.27	68	4.09	4.04	53	3.58	3.98	23	3.49	3.97	19
- Interest Expense	1.00	0.83	68	0.95	0.61	85	0.85	0.44	94	0.87	0.38	98	0.86	0.38	98
Net Interest Income (TE)	3.86	3.62	69	3.55	3.65	42	3.23	3.59	23	2.71	3.59	5	2.64	3.58	3
+ Noninterest Income	0.03	0.71	1	0.03	0.71	1	0.03	0.72	1	0.04	0.67	2	0.04	0.66	2
- Noninterest Expense	1.24	2.81	1	1.16	2.81	1	1.16	2.80	0	1.12	3.12	0	1.07	3.17	0
- Provision: Loan & Lease Losses	0.02	0.11	21	0.01	0.11	19	0.14	0.11	67	0.18	0.08	81	0.07	0.07	55
- Provision: Credit Loss Oth 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
Pretax Operating Income (TE)	2.63	1.45	96	2.41	1.47	94	1.97	1.45	84	1.45	1.13	69	1.55	1.06	77
+ Realized Gains/Losses Sec	0.00	0.01	51	0.00	0.00	74	0.00	0.00	55	0.00	0.02	44	0.00	0.02	46
+ Unrealized Gains / Losses Equity Sec	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
Pretax Net Operating Income (TE)	2.63	1.48	96	2.41	1.47	94	1.97	1.46	84	1.45	1.15	69	1.55	1.08	76
Net Operating Income	2.63	1.22	97	2.41	1.22	96	1.97	1.03	93	1.45	0.90	84	1.55	0.85	88
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Net Inc Attrib to Min Ints	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	2.08	1.15	96	1.90	1.14	94	1.30	0.90	85	0.96	0.77	68	1.02	0.74	75
Net Income	2.63	1.23	97	2.41	1.22	96	1.97	1.03	93	1.45	0.90	84	1.55	0.85	88
Margin Analysis:															
Avg Earning Assets to Avg Assets	98.79	94.68	96	97.30	94.81	85	96.64	94.55	79	95.38	93.55	72	94.66	93.37	65
Avg Int-Bearing Funds to Avg Assets	55.82	73.91	4	61.64	74.01	12	62.72	74.25	13	63.75	70.16	22	63.22	70.85	18
Int Inc (TE) to Avg Earn Assets	4.92	4.71	64	4.62	4.51	58	4.23	4.28	48	3.76	4.26	20	3.69	4.26	16
Int Expense to Avg Earn Assets	1.01	0.88	64	0.97	0.64	83	0.88	0.46	94	0.91	0.40	97	0.90	0.41	97
Net Int Inc-TE to Avg Earn Assets	3.91	3.83	56	3.65	3.86	35	3.35	3.81	18	2.85	3.85	3	2.79	3.85	2
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.00	0.09	22	0.00	0.09	25	0.00	0.10	23	0.00	0.09	29	0.00	0.10	26
Earnings Coverage of Net Losses (X)	N/A	57.49	N/A	N/A	63.03	N/A	N/A	47.89	N/A	N/A	33.73	N/A	N/A	27.52	N/A
LN&LS Allowance to LN&LS Not HFS	1.16	1.25	45	1.34	1.25	64	1.33	1.26	62	1.41	1.33	61	1.29	1.42	43
LN&LS Allowance to Net Losses (X)	N/A	32.26	N/A	N/A	34.69	N/A	N/A	27.18	N/A	N/A	24.68	N/A	N/A	22.23	N/A
LN&LS Allowance to Total LN&LS	1.16	1.24	46	1.34	1.25	64	1.33	1.25	62	1.41	1.33	62	1.29	1.41	43
Total LN&LS-90+ Days Past Due	0.00	0.05	48	0.00	0.04	46	0.00	0.05	45	0.00	0.04	58	0.00	0.05	56
-Nonaccrual	0.00	0.58	8	0.00	0.55	7	0.00	0.58	7	0.00	0.75	11	0.00	0.86	11
-Total	0.00	0.66	6	0.00	0.62	6	0.00	0.66	5	0.00	0.84	8	0.00	0.95	8
Liquidity															
Net Non Core Fund Dep New \$250M	36.61	3.21	98	29.95	5.20	97	45.59	6.57	98	40.89	0.60	99	39.58	0.82	99
Net Loans & Leases to Assets	79.37	69.34	78	70.97	69.86	47	75.99	69.11	66	79.54	66.90	81	75.75	65.36	76
Capitalization															
Tier One Leverage Capital	12.68	10.76	83	11.63	10.65	74	10.98	10.32	70	11.67	10.37	78	11.58	10.33	77
Cash Dividends to Net Income	32.78	39.58	38	34.75	37.09	45	38.21	40.42	43	39.06	35.53	50	33.75	33.76	50
Retained Earnings to Avg Total Equity	13.89	5.93	95	13.82	6.38	94	10.36	4.99	91	7.56	4.39	81	8.68	4.14	87
Rest+Nonac+RE Acq to Eqcap+ALLL	0.00	6.35	4	0.00	6.96	3	0.00	7.92	3	11.72	10.76	60	0.00	13.42	3
Growth Rates															
Total Assets	5.16	6.97	45	7.38	5.62	66	26.68	6.00	95	3.71	5.03	47	7.75	4.96	71
Tier One Capital	15.43	8.13	86	15.37	8.07	87	11.65	6.89	82	8.37	5.46	75	6.16	6.05	59
Net Loans & Leases	17.61	6.08	88	0.28	7.48	15	21.02	8.01	91	8.90	7.56	59	8.41	7.67	58
Short Term Investments	-23.94	51.19	16	46.82	23.30	70	69.80	21.46	79	-21.15	20.99	26	7.34	19.37	51
Short Term Non Core Funding	-0.47	11.80	44	-5.20	8.94	43	44.03	20.88	73	-1.27	15.23	44	7.89	17.97	52
Average Total Assets		371,018			358,642			305,403			277,636			258,383	
Total Equity Capital		49,462			42,850			37,204			33,349			30,794	
Net Income		9,761			8,633			6,019			4,032			4,000	
Number of banks in Peer Group		1,184			1,184			1,220			1,223			1,240	

Uniform Bank Performance Report Selection

Select Search for a Uniform Bank Performance Report

To obtain a UBPR for a specific bank enter the bank name, FDIC certificate number, or the Federal Reserve RSSD ID. Alternatively, enter one or more of the geographic criteria available to search for a bank: State, City, County, or Zip Code. For example, entering Los Angeles and California will return a list of all banks headquartered in Los Angeles, California.

Other Available Reports—

Executive Summary Report—This report displays key ratios which users can use to obtain a quick snapshot of a financial institution's financial condition. The report shows financial data for the current quarter, previous quarter, year-to-date information, year ago quarter. Similar to the UBPR, a user will have the ability to view a time series graph of selected ratios and view both an online and pdf user guide.

Peer Group Average Report—This report displays all UBPR ratios averaged by peer group in UBPR format. All peer groups are available.

Peer Group Average Distribution Report—This report provides a distribution or range of values for all ratios that appear in the UBPR by peer group. This report can provide valuable insight into the population of banks that are used to calculate peer average data that appears in the UBPR. For example the UBPR calculates a trimmed average ROA for the peer group 9 of 1.18%. Peer group nine is made up of 339 banks with net income to average assets (ROA) that ranges from -2.24% at the first percentile to 5.51% at the 99th percentile. The report displays ratio distribution data in UBPR page format.

State Average Report—Provides summary UBPR ratio data and selected aggregate information averaged by state. A further breakdown of average statistical data is provided by asset size. The information is provided for all states and territories in UBPR format.

State Average Distribution Report—This report provides a distribution or range of values for all ratios that appear in the state average report. Similar to the peer group average distribution report, this report can provide valuable insight into the population of banks used to calculate state average data.

List of Banks in Peer Group Report—This report provides a list of banks by peer group. The list includes core information such as location, assets and net income and it may be sorted by several criteria. An individual bank's UBPR may be accessed directly from the list by clicking on the certificate number.

Custom Peer Group Bank Report—This report allows a selected bank to be compared with the composite performance of a user defined peer group of banks. UBPR peer statistics are recomputed based on a user defined group of banks and displayed along with individual bank data in UBPR page format. Banks may be identified as peers by either entering FDIC certificate numbers or using the built-in search engine.

Analytical Considerations

Effective use of the UBPR entails consideration of the level and trend of individual ratios and the interrelationship among related ratios. No single ratio, percentile ranking, or trend is indicative of a banks'

condition. Each bank has its own unique operating characteristics that affect both its balance- sheet composition and its income stream. A given bank may be above or below the peer group average

for a given ratio, however that information must be considered in combination with other related facts including other UBPR data before its importance can be determined.

For example, if a bank's net interest income (TE) to average assets (UBPR page 01) is 3.03 percent compared with the peer group average of 3.96 percent, placing it in the 15th percentile, the bank may appear to be having profit-margin difficulties. However, if the bank's short-term investments (UBPR page 10A) are 49 percent of average assets compared with the peer-group average of 17 percent and its volatile liabilities are 43 percent of average assets compared with 19 percent for the peer group, it can be concluded that the bank's assets and liability composition is substantially different from that of its peers. Thus, a lower net interest income (TE) to average assets ratio may be normal and proper, as would be a lower overhead expense to average assets ratio. Dependence on large time deposits and federal-funds purchased in short-term investments normally produces narrower profit margins and does not require as large a building, staff, or operating budget as engaging more heavily in retail activities.

However, overhead expenses that are not well below the peer group mean for such a bank could be cause for concern, because of the potential effect on earnings. As the above example demonstrates, differences in assets and liability composition must be taken into consideration in order to properly interpret percentile rankings and ratio variations between the bank and its peer group. By employing percentile rankings and peer-group data as general guides or points of reference, rather than as strict bench marks, and by being aware of the interrelationship between the bank's balance sheet and its income statement, analysis may focus on those areas of a bank's operation that merit concern, thus providing a more complete understanding of the entire bank.

Method of Review

The introductory page of the UBPR describes the bank's current peer group and the name and address of its holding company, if applicable. The primary financial analysis begins on UBPR page 01 with a review of summary ratios.

The Summary Ratios page (Page 01) presents the bank's average assets and net income in dollars; performance ratios, asset and liability management data, capital ratios, and growth rates. It also shows percentile rankings and peer-group averages. This page provides direction for analysis of the other sections of the report. After the summary ratios section has been analyzed, the bank's earnings section can be evaluated using a "Decision Tree" analysis approach. Note that the UBPR is organized so that ratios on page one are supported by details on subsequent pages. This approach is an attempt to explore how ratios are interrelated and how one ratio can affect other ratios, thus allowing the analyst to trace the source of a particular performance characteristic to its root cause. For example, the interplay of rates earned on assets or paid on liabilities and the volume or mix of such assets and liabilities is segregated in the decision tree analysis.

Rather than trace each earning component separately, the analyst may review the earnings page in sequence to analyze the trend and interrelationships of these components while tracing their causes. Concurrently, the analyst may identify conditions that may be cause for concern and find corroborative evidence of conditions noted during the review of the summary ratios. This method allows for an orderly progression of thought and helps the analyst develop a perception of the bank as a whole.

This method of page-by-page review may be extended to the other sections of the UBPR. After completing the review of the last page of the report, the user should have a relatively comprehensive

Section II: Technical Information

Banks Covered

The Uniform Bank Performance Report covers all FDIC-insured commercial banks, savings banks, and savings associations which may be categorized according to their charter types and primary regulatory agencies:

- National banks and Federal-chartered savings association, which are regulated by the Office of the Comptroller of the Currency
- State-chartered banks, which are members of the Federal Reserve System, regulated by the Federal Reserve Board
- State-chartered commercial banks, savings banks and savings associations, which are not members of the Federal Reserve System, and are regulated by the Federal Deposit Insurance Corporation

Sources of UBPR Data

The source of all bank and thrift financial data in the UBPR is Call Reports, which are filed quarterly by each insured bank and thrift. These Call Reports differ somewhat between banks in amount of detail, depending on the characteristics of the banks. The following “report type” designations refer to the FFIEC form numbers on different Call Reports:

From March 31, 2017 forward:

- 031 Reporters: all banks with domestic and foreign offices
- 041 Reporters: banks with domestic offices only not eligible or not filing 051 report
- 051 Reporters: eligible banks with total assets less than \$ 1 billion choosing to file 051 report

From March 31, 2001 through December 2016:

- 031 Reporters: all banks with domestic and foreign offices
- 041 Reporters: all banks with domestic offices

The UBPR also uses various items of bank “structure” data from agency files, to categorize banks or to gather additional information. Such items of information include:

- bank name and address
- number of offices
- established date
- whether located in a Metropolitan Statistical Area
- holding company identification
- occurrences of bank mergers.

Format and Content

Each Uniform Bank Performance Report presents pages of bank financial data organized into: (1) summary ratios, (2) income information and (3) balance sheet information. Also, the source items and calculations used for some UBPR items may vary depending on Call Report type, bank class, or other factors. For instance, assets or liabilities held in foreign offices may be used in certain ratio calculations for banks with both domestic and foreign offices, filing Call Report Form 031.

Five columns of financial data are presented on each UBPR page except for the Cover page and the two Fiduciary Services pages. Peer group data is only presented on all UBPR pages that contain ratios. Graphs and the components of every financial metric (except peer group data) contained in the UBPR can be generated by users. Lastly, a multibank report can be generated within each UBPR page which depicts financial data for both the bank initially selected and other additional financial institutions selected when generating this report.

Primary Peer Group Criteria

Banks are assigned to one primary peer group to permit average ratios to be calculated. Most banks are assigned to one of the primary insured commercial bank peer groups. In addition several primary line-of-business peer groups have been established because of the unique operating characteristics of some institutions. Those groups include Savings Bank, Credit Card Specialty, and Bankers Bank peer groups. Peer-group data are included in the UBPR to show the average performance of a group of banks with similar characteristics. This information can be used as a benchmark against which an individual bank's asset and liability structure and earnings may be measured. Users should note that primary peer group data appears on pages 1, 3, 5, 6, 7, 8, 9, 10, 11, 12, and 13.

Insured Commercial Bank Peer Groups

Over 5,000 banks are assigned to one of 15 asset-based primary insured commercial bank peer groups. Peer groups are defined by up to three criteria as described in the table below. Banks are first grouped by asset size using 90-day average assets from Call Report Schedule RC-K. This asset-based grouping applies to all peer groups and is reviewed quarterly. Smaller asset groups are sub-divided by the number of full service branches. The number of full service branches is gathered from the annual Summary of Deposits filed with the FDIC. Those groupings are subdivided again by whether a bank is located in a metropolitan area or not. A metropolitan area is a Metropolitan Statistical Area (MSA) as defined by a federal agency, the Office of Management and Budget (OMB). DeNovo, or newly chartered insured commercial banks are compared to other banks that opened in the same year for a period of five years. For example banks that were chartered in the year 2006 will be placed in peer group number 2006 and compared to one another for five years. After five years, banks will be placed in one of the asset-based peer groups. The UBPR will include DeNovo peer groups from 2001 forward.

This structure is used to develop average or composite ratios by peer group. Because similar sized banks operating under similar conditions are compared, the peer group ratios provide a useful benchmark of performance. Consistent differences in peer group performance are apparent over time. For example, the average non-branch bank in a non-metropolitan area tends to have lower overhead, lower noninterest income higher profitability and higher capital ratios than similar sized branch banks located in metropolitan areas.

FDIC Certificate # 11111
OCC Charter #0
Public Report

FRB District/ID_RSSD 11 / 111111
County: ONE

BANK ONE
December 31, 2019 Uniform Bank Performance Report

ONE, TX

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Introduction

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@ffiec.gov

Financial Institution Address:

BANK ONE
306 WEST FIRST, SUITE 100
ONE TX
11111-

The Current Federal Regulator is:

Federal Deposit Insurance Corporation
The bank was established on: 1/4/1960

The current peer group for this bank is: 5

Insured commercial banks having assets between \$300 million and \$1 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.

Bank has elected Subchapter S tax treatment during one or more of the quarters listed.

The UBPR will display ratio Net Income Adjusted for Subchapter S on Summary Ratios and One Quarter Annualized Income Analysis pages.

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Liquidity & Investment Portfolio--Page 10A

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Fiduciary & Related Services--Page 1

Fiduciary & Related Services--Page 1A

Bank Holding Company Information:

FRB District /ID_RSSD 11 / 1111111

ONE BANCSHARES, INC

ONE, TX

Insured Commercial Bank Peer Group Descriptions			
Peer Group Number	Average Assets for Latest Quarter	Number of Banking Offices	Location
1	In excess of \$100 billion	-	-
2	Between \$10 billion and \$100 billion	-	-
3	Between \$3 billion and \$10 billion	-	-
4	Between \$1 billion and \$3 billion	-	-
5	Between \$300 million and \$1 billion	-	-
6	Between \$100 and \$300 million	3 or more	Metropolitan area
7	Between \$100 and \$300 million	3 or more	Non-metropolitan area
8	Between \$100 and \$300 million	2 or fewer	Metropolitan area
9	Between \$100 and \$300 million	2 or fewer	Non-metropolitan area
10	Between \$50 million and \$100 million	3 or more	Metropolitan area
11	Between \$50 million and \$100 million	3 or more	Non-metropolitan area
12	Between \$50 million and \$100 million	2 or fewer	Metropolitan area
13	Between \$50 million and \$100 million	2 or fewer	Non-metropolitan area
14	Less than \$50 million	2 or more	Metropolitan area
15	Less than \$50 million	2 or more	Non-metropolitan area
16	Less than \$50 million	1	Metropolitan area
17	Less than \$50 million	1	Non-metropolitan area
DeNovo	Less than \$750 million. Each DeNovo bank is grouped by the year of opening with other DeNovo banks for a period of five years subject to the asset limitation. Each DeNovo peer group is described by its year, e.g. 2006, 2007, 2008, etc.		

FDIC Insured Savings Bank Peer Groups

As of December 2016, over 700 FDIC Insured Savings Banks are assigned to one of four primary asset based peer groups as defined in the table below. Banks are grouped by asset size using 90 day average assets from Call Report Schedule RC-K. This asset-based grouping applies to all peer groups and is reviewed quarterly. Savings banks continue to exhibit consistent differences in performance when compared to insured commercial banks. As a consequence, the peer group comparison has proved to be useful.

FDIC Insured Savings Banks Peer Group Descriptions	
<i>(Includes FDIC insured savings banks with the following characteristics)</i>	
Peer Group Number	Assets*
101	In excess of \$1 billion
102	Between \$300 million and \$1 billion
103	Between \$100 million and \$300 million
104	Less than \$100 million
* Asset figure used is latest quarterly average assets (from FFIEC Call Report Schedule RC-K).	

Credit Card Specialty Banks Peer Groups

Banks are grouped by asset size using 90 day average assets from Call Report Schedule RC-K. This asset-based grouping applies to all peer groups and is reviewed quarterly. Banks that exhibit both of the following characteristics are considered to be a specialized credit card lender:

1. Credit Card Loans divided by Total Loans exceeds 50%.
2. Total loans plus Securitized and Sold Credit Cards divided by Total Assets exceeds 50%.

Credit card specialty banks are by definition focused on one type of lending. As a consequence many appear as outliers when compared to traditional benchmarks of performance. Credit card specialty banks exhibit very high noninterest income, noninterest expense, interest margins, loan loss provisions and profitability when compared to traditional commercial or savings banks. As a consequence this specialized peer group analysis has proven to be especially useful as a benchmark for reviewing such banks.

Credit Card Specialty Banks Peer Group Descriptions	
<i>(Includes FDIC insured commercial and savings banks with the following characteristics)</i>	
Peer Group Number	Assets*
201	In excess of \$3 billion
202	Between \$1 billion and \$3 billion
203	Less than \$1 billion
CRC	All credit card specialty banks
* Asset figure used is latest quarterly average assets (from FFIEC Call Report Schedule RC-K).	

Bankers Bank Peer Groups

As of December 2016, approximately fourteen banks have been assigned to the primary bankers bank peer group. Bankers banks are a unique type of financial institution that provide services to other banks, bankers and bank directors. They do not provide any banking services to the general public. Because bankers banks are highly specialized institutions, many appear as outliers when compared to traditional measures of balance sheet structure and other forms of comparison. As a consequence, the bankers bank peer group data has proven to be an especially useful as a tool for analyzing bankers banks.

Bankers Banks Peer Group Description	
Peer Group Number	
301	All Bankers Banks

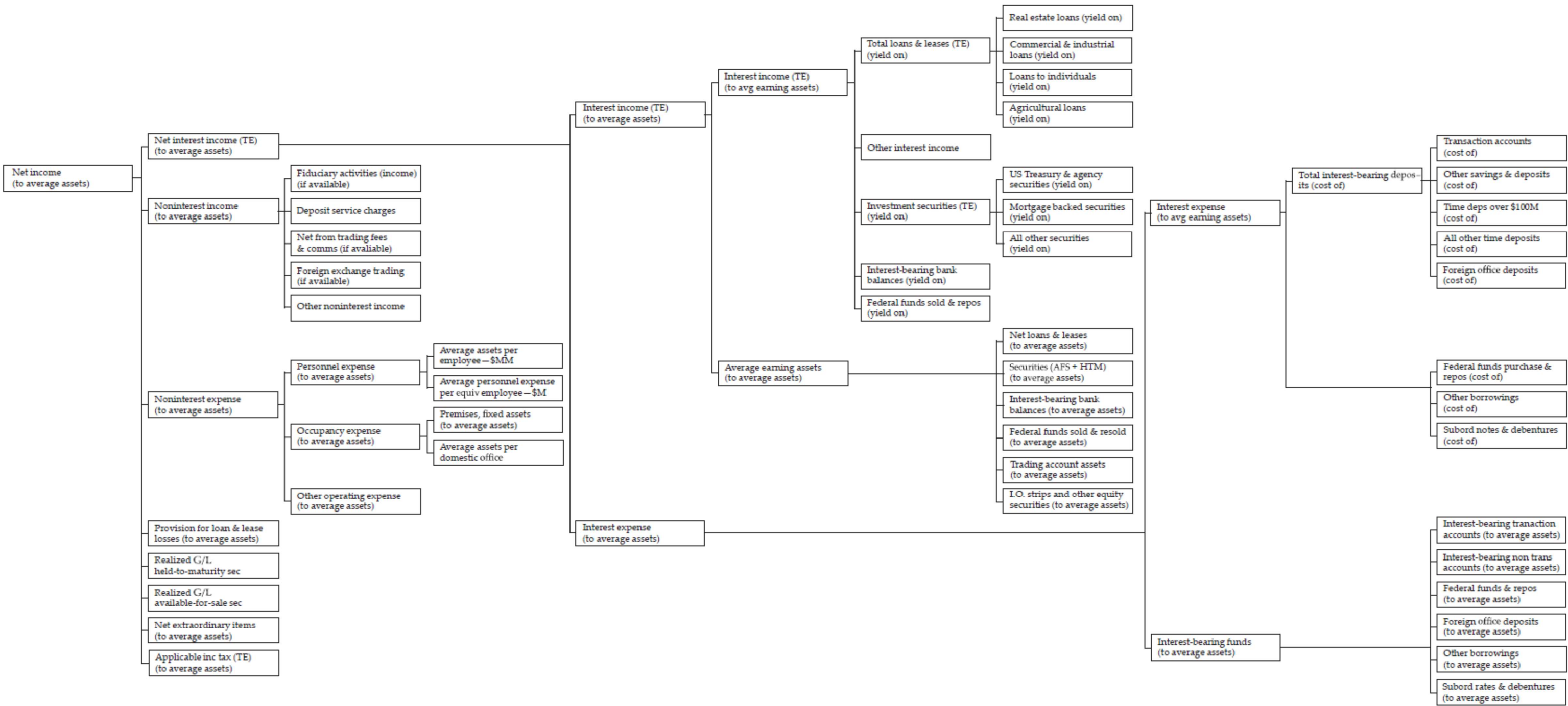
Supplemental Peer Groups

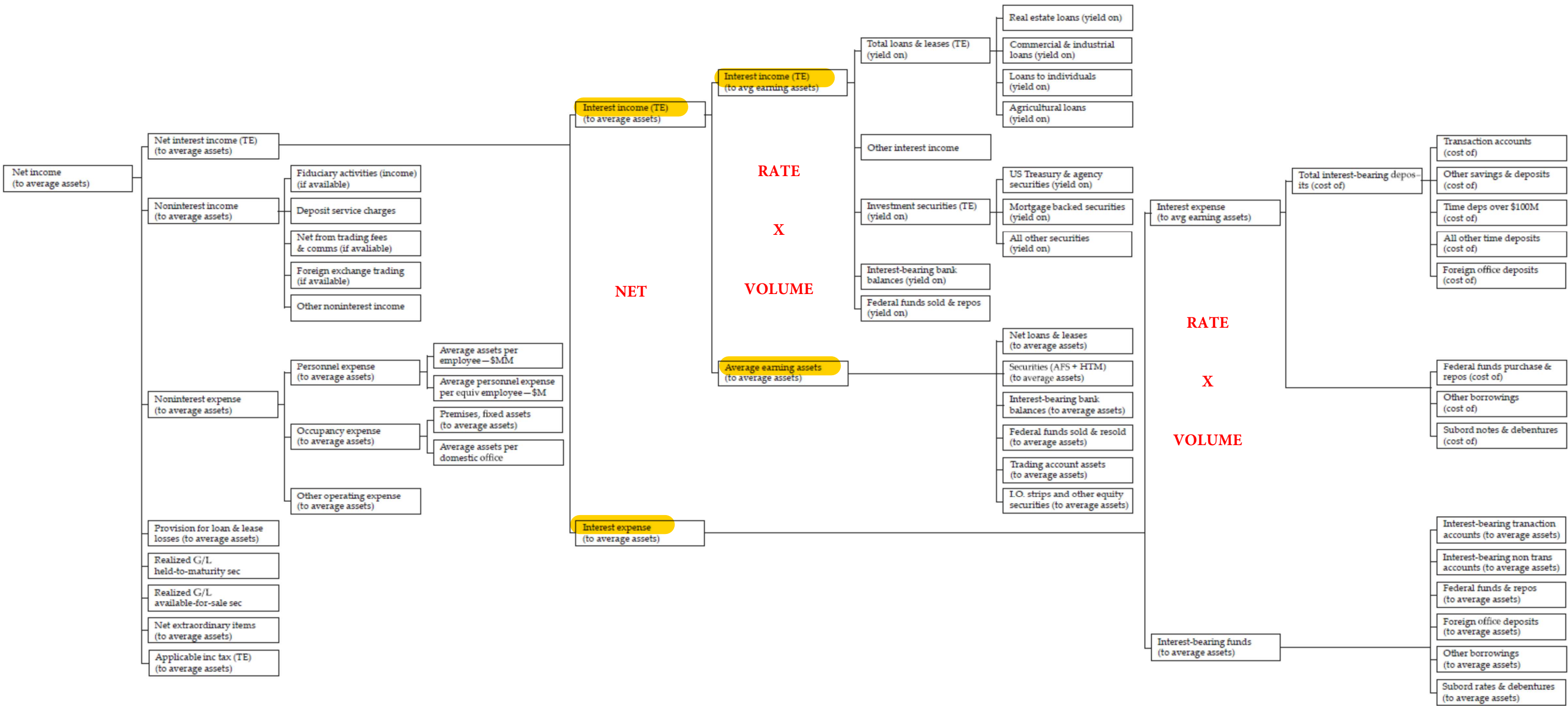
The UBPR also groups banks into three supplemental peer group categories: Fiduciary, Savings Banks, and State Average peer groups. Data presented in these supplemental peer groups offer information in addition to the primary peer group. Selected ratios are then averaged. This analysis is provided as an enhancement to the primary peer group analysis available for all banks.

five ratio values are available to compute the peer-group figure, a double number sign (##) is displayed rather than the value.

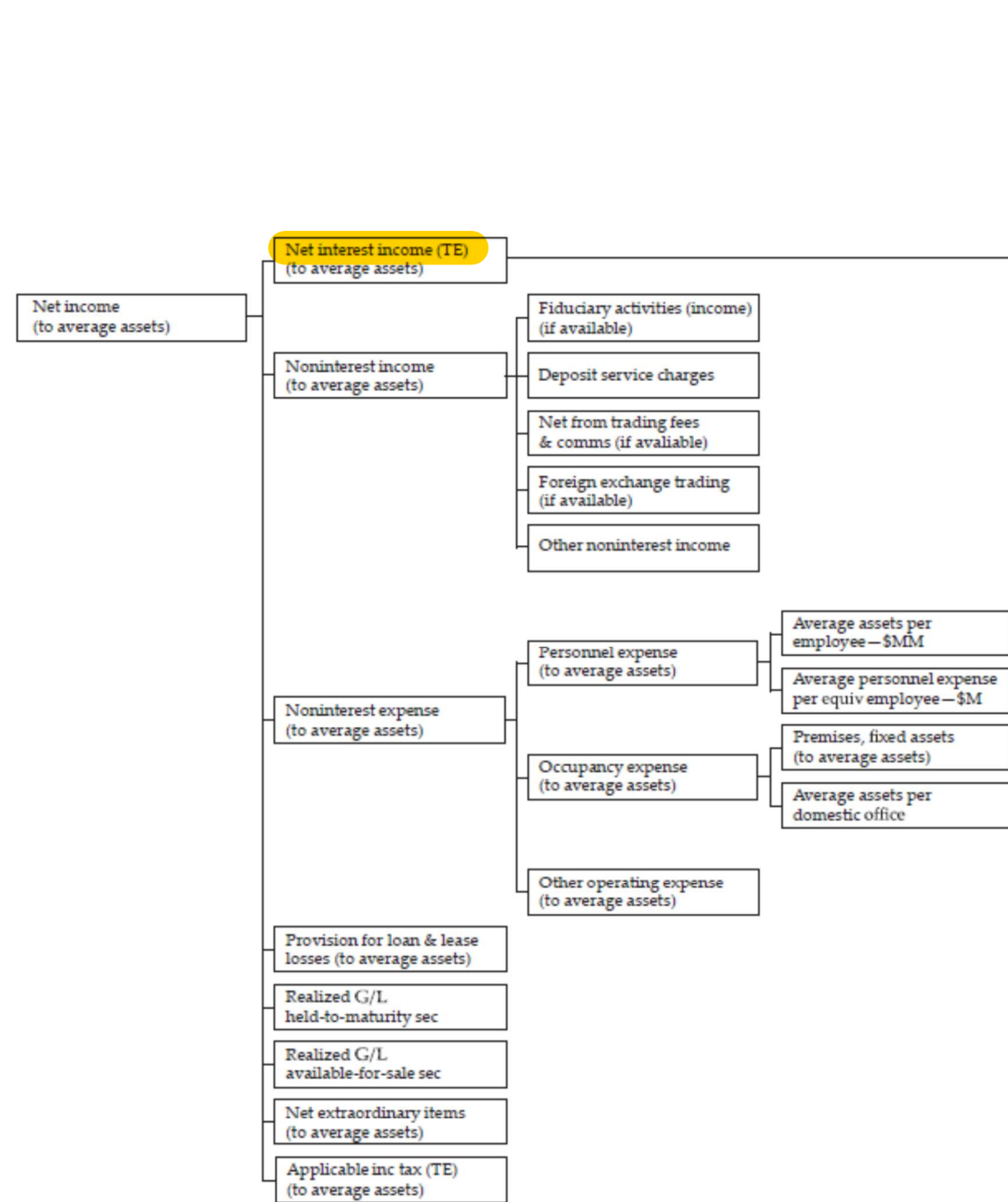
Percentile Rankings

Percentile rankings (PCT) are presented to the right of most of the individual and peer group ratios. The percentile ranking is the position or ranking of one bank relative to all others within the peer group for a given ratio. Thus, if a bank is at the 80th percentile for the tier one leverage ratio, it may be said that 20% of the banks in the peer group have a leverage ratio that is higher and 80% have a lower ratio. A high or low percentile ranking is a simple statement of statistical fact; it does not imply a good, bad, satisfactory, or unsatisfactory condition. However, when analyzed within the context of other related data, an opinion can be formed about the potential relevance of a high or low percentile ranking to an individual bank's financial condition and performance. Please note that all banks within the peer group are included in the percentile ranking, as opposed to the peer group average methodology discussed above.

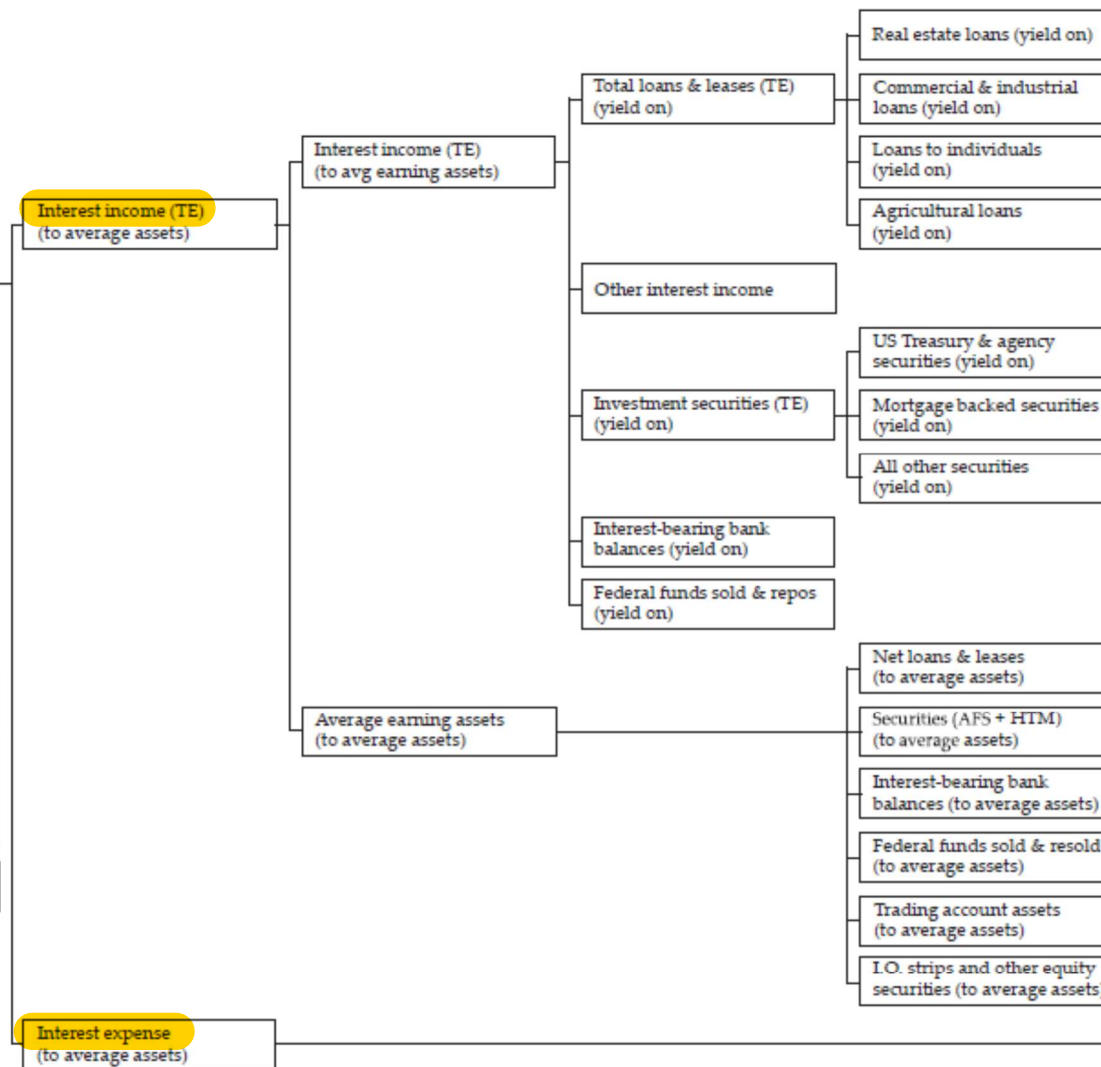




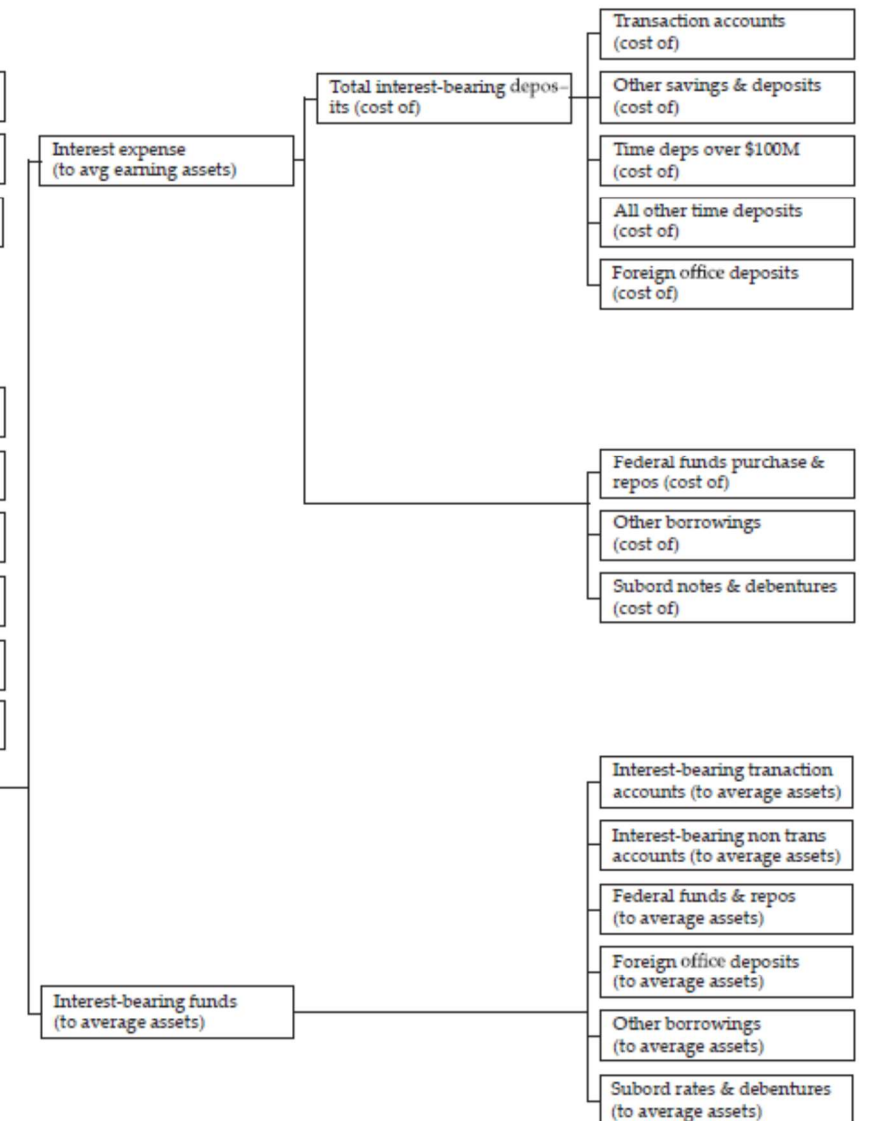
NON-INTEREST INCOME/EXPENSE



YIELD ON EARNING ASSETS



COST OF FUNDING



BANK ONE

FDIC Certificate # 11111
OCC Charter # 0
Public Report

FRB District/ID_RSSD 11 / 111111
County: ONE

ONE BANK
December 31, 2022 Uniform Bank Performance Report

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Financial Institution Address:

ONE BANK
111 WEST FIRST STREET
ONE TX
11111

The Current Federal Regulator is: Board of Governors of the Federal Reserve System

The bank was established on: 02/02/1962

The current peer group for this bank is: 5
Insured commercial banks having assets between \$300 million and \$1 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.

Bank has elected Subchapter S tax treatment during one or more of the quarters listed. The UBPR will display ratio Net Income Adjusted for Subchapter S on Summary Ratios and One Quarter Annualized Income Analysis pages.

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Bank Holding Company Information:

FRB District / ID_RSSD 11 / 111111
ONE BANK
ONE, TX

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	4.28	3.68	82	3.52	3.52	50	3.71	3.94	34	4.86	4.46	79	4.50	4.27	68
- Interest Expense	0.62	0.38	85	0.59	0.30	92	0.89	0.56	86	1.00	0.83	68	0.95	0.61	85
Net Interest Income (TE)	3.66	3.30	75	2.93	3.21	29	2.82	3.36	13	3.86	3.62	69	3.55	3.65	42
+ Noninterest Income	0.02	0.57	0	0.05	0.70	1	0.03	0.74	1	0.03	0.71	1	0.03	0.71	1
- Noninterest Expense	1.04	2.40	1	1.08	2.42	1	1.08	2.60	1	1.24	2.80	1	1.16	2.81	1
Pre-Provision Net Revenue (TE)	2.63	1.49	96	1.90	1.53	77	1.77	1.56	66	2.65	1.58	94	2.42	1.60	91
- Provision: Loan & Lease Losses	0.26	0.07	92	0.12	0.07	72	0.05	0.21	12	0.02	0.12	21	0.01	0.11	19
- Provision: Credit Loss Oth 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
Pretax Operating Income (TE)	2.38	1.42	94	1.79	1.45	75	1.72	1.33	78	2.63	1.45	96	2.41	1.47	94
+ Realized Gains/Losses Sec	0.00	-0.01	86	0.00	0.01	59	0.00	0.02	44	0.00	0.01	51	0.00	0.00	74
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	94	0.00	0.00	87	0.00	0.00	90	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Net Operating Income (TE)	2.38	1.41	95	1.79	1.47	74	1.72	1.37	76	2.63	1.47	96	2.41	1.47	94
Net Operating Income	2.38	1.18	97	1.79	1.23	86	1.72	1.15	86	2.63	1.22	97	2.41	1.22	96
Net Inc Attrib to Min Ints	0.00	0.00	99	0.00	0.00	98	0.00	0.00	99	0.00	0.00	98	0.00	0.00	98
Net Income Adjusted Sub S	1.88	1.09	95	1.41	1.14	76	1.36	1.06	77	2.08	1.15	96	1.90	1.14	94
Net Income	2.38	1.18	97	1.79	1.23	86	1.72	1.14	86	2.63	1.22	97	2.41	1.22	96
Margin Analysis:															
Avg Earning Assets to Avg Assets	98.45	95.73	87	97.96	94.90	89	99.04	94.65	96	98.79	94.67	96	97.30	94.81	85
Avg Int-Bearing Funds to Avg Assets	53.84	67.90	8	69.46	68.17	56	57.92	71.26	11	55.82	73.92	4	61.64	74.01	12
Int Inc (TE) to Avg Earn Assets	4.34	3.86	77	3.59	3.73	42	3.75	4.17	22	4.92	4.71	64	4.62	4.51	58
Int Expense to Avg Earn Assets	0.63	0.39	84	0.60	0.32	91	0.90	0.59	83	1.01	0.88	64	0.97	0.64	83
Net Int Inc-TE to Avg Earn Assets	3.72	3.45	69	2.99	3.39	23	2.85	3.56	8	3.91	3.83	56	3.65	3.86	35
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.00	0.02	42	0.00	0.03	41	0.00	0.08	27	0.00	0.10	22	0.00	0.09	25
Earnings Coverage of Net Losses (X)	N/A	226.96	N/A	N/A	167.88	N/A	N/A	82.90	N/A	N/A	57.83	N/A	N/A	63.03	N/A
LN&LS Allowance to LN&LS Not HFS	1.21	1.31	43	1.02	1.42	15	1.14	1.38	27	1.16	1.25	45	1.34	1.25	64
LN&LS Allowance to Net Losses (X)	N/A	122.38	N/A	N/A	89.69	N/A	N/A	47.74	N/A	N/A	32.18	N/A	N/A	34.69	N/A
LN&LS Allowance to Nonaccrual LN&LS (X)	6.26	13.54	53	3.35	9.70	44	N/A	6.27	N/A	N/A	4.64	N/A	N/A	5.06	N/A
30-89 Days Past Due	0.00	0.31	8	0.20	0.28	52	0.00	0.38	8	0.04	0.51	12	0.01	0.49	8
Total LN&LS-90+ Days PD & Nonaccrual	0.19	0.34	48	0.34	0.46	52	0.00	0.63	7	0.00	0.66	6	0.00	0.62	6
Non-Curr Lns+OREO to Lns+OREO	0.19	0.39	43	0.34	0.54	47	0.00	0.76	5	0.00	0.83	6	0.00	0.86	4
Liquidity															
Net Non Core Fund Dep New \$250M	26.76	2.58	96	31.57	-7.91	99	38.39	-3.83	99	36.61	3.22	99	29.95	5.20	97
Net Loans & Leases to Assets	82.09	64.00	89	78.90	58.91	92	78.32	64.51	86	79.37	69.34	78	70.97	69.86	47
Net Loans & Leases to Deposits	103.04	73.79	94	102.36	67.94	97	100.14	75.84	92	99.42	82.43	87	83.28	83.06	46
Capitalization															
Leverage Ratio	11.72	10.21	80	11.88	9.81	86	12.86	9.99	90	12.68	10.76	83	11.63	10.65	74
Total Capital Ratio	12.82	15.49	22	12.45	16.09	10	13.72	15.84	26	13.70	15.85	30	14.61	15.53	47
Cash Dividends to Net Income	46.16	33.90	64	42.12	34.80	57	44.99	35.93	58	32.78	39.65	38	34.75	37.12	45
Non-Curr Lns+OREO to T1 Capital+Allowance	1.27	2.19	45	2.28	2.90	52	0.00	4.46	6	0.00	4.90	6	0.00	5.17	4
Growth Rates															
Total Assets	7.51	3.96	70	25.63	12.26	90	9.10	19.34	13	5.16	6.97	45	7.38	5.62	66
Tier 1 Capital	12.29	9.42	75	10.86	10.42	63	10.53	8.67	70	15.43	8.13	86	15.37	8.06	87
Net Loans & Leases	11.86	13.01	48	26.56	3.18	94	7.66	11.70	43	17.61	6.07	88	0.28	7.48	15
Short Term Investments	-17.19	-38.88	72	30.99	25.50	59	4.34	109.39	19	-23.94	51.21	16	46.82	23.30	70
Short Term Non Core Funding	-6.76	68.51	27	3.36	-2.92	60	5.27	6.50	54	-0.47	11.67	44	-5.20	8.94	43
Average Total Assets		576,749			465,383			413,962			371,018			358,642	
Net Income		13,703			8,309			7,112			9,761			8,633	
Number of banks in Peer Group		1,293			1,309			1,274			1,183			1,184	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Year
Interest and Fees on Loans	22,533	16,182	14,923	16,036	14,461	39.25
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)	22,533	16,182	14,923	16,036	14,461	39.25
US Treas & Agency (Excl MBS)	337	9	45	78	42	3,644.44
Mortgage Backed Securities	0	0	0	0	0	N/A
Estimated Tax Benefit	4	7	7	0	0	-50.00
All Other Securities	14	28	26	9	23	-50.00
Tax-Exempt Securities Income	14	28	26	0	0	-50.00
Investment Interest Income (TE)	355	44	78	87	65	698.15
Interest on Due From Banks	1,717	89	294	1,740	1,525	1,829.21
Int on Fed Funds Sold & Resales	2	0	20	134	27	N/A
Trading Account Income	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Income	55	53	50	50	49	3.77
Total Interest Income (TE)	24,662	16,368	15,365	18,047	16,127	50.67
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	2,763	1,934	2,983	3,287	3,110	42.86
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	N/A	N/A	N/A	N/A	N/A	N/A
Int on Sub Notes & Debentures	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Expense	805	816	712	424	291	-1.35
Total Interest Expense	3,568	2,750	3,695	3,711	3,401	29.75
Net Interest Income (TE)	21,094	13,618	11,670	14,336	12,726	54.89
Non-interest Income	108	253	125	103	113	-57.31
Adjusted Operating Income (TE)	21,202	13,871	11,795	14,439	12,839	52.84
Non-Interest Expense	6,020	5,015	4,476	4,603	4,156	20.04
Pre-Provision Net Revenue (TE)	15,182	8,856	7,319	9,836	8,683	71.42
Provision: Loan & Lease Losses	1,475	540	200	75	50	173.15
Provision: Credit Losses Other Assets	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	13,707	8,316	7,119	9,761	8,633	64.81
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	N/A	N/A	N/A
Pretax Net Operating Inc (TE)	13,707	8,316	7,119	9,761	8,633	64.81
Applicable Income Taxes	0	0	0	0	0	N/A
Current Tax Equiv Adjustment	4	7	7	0	0	-50.00
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	4	7	7	0	0	-50.00
Net Operating Income	13,703	8,309	7,112	9,761	8,633	64.92
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	13,703	8,309	7,112	9,761	8,633	64.92
Cash Dividends Declared	6,325	3,500	3,200	3,200	3,000	80.71
Retained Earnings	7,378	4,809	3,912	6,561	5,633	53.42
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	1,846	1,277	2,193	2,567	2,431	44.56

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change Prior Year QTR
Interest and Fees on Loans	7,406	4,337	3,560	4,045	3,812	70.76
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)	7,406	4,337	3,560	4,045	3,812	70.76
US Treas & Agency (Excl MBS)	114	2	3	23	14	5,600.00
Mortgage Backed Securities	0	0	0	0	0	N/A
Estimated Tax Benefit	1	2	2	0	0	-50.00
All Other Securities	3	6	8	1	5	-50.00
Tax-Exempt Securities Income	3	6	8	0	0	-50.00
Investment Interest Income (TE)	118	10	13	24	19	1,127.71
Interest on Due From Banks	864	31	34	299	515	2,687.10
Int on Fed Funds Sold & Resales	1	0	0	30	-7	N/A
Trading Account Income	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Income	13	14	12	13	12	-7.14
Total Interest Income (TE)	8,402	4,392	3,619	4,411	4,351	91.32
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	1,091	476	609	845	825	129.20
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	N/A	N/A	N/A	N/A	N/A	N/A
Int on Sub Notes & Debentures	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Expense	170	228	171	146	60	-25.44
Total Interest Expense	1,261	704	780	991	885	79.12
Net Interest Income (TE)	7,141	3,688	2,839	3,420	3,466	93.64
Non-interest Income	25	67	55	26	28	-62.69
Adjusted Operating Income (TE)	7,166	3,755	2,894	3,446	3,494	90.85
Non-Interest Expense	1,657	1,339	939	1,187	1,151	23.75
Pre-Provision Net Revenue (TE)	5,509	2,416	1,955	2,259	2,343	128.05
Provision: Loan & Lease Losses	1,150	150	0	75	0	666.67
Provision: Credit Losses Other Assets	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	4,359	2,266	1,955	2,184	2,343	92.39
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	N/A	N/A	N/A
Pretax Net Operating Inc (TE)	4,359	2,266	1,955	2,184	2,343	92.39
Applicable Income Taxes	0	0	0	0	0	N/A
Current Tax Equiv Adjustment	1	2	2	0	0	-50.00
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	1	2	2	0	0	-50.00
Net Operating Income	4,358	2,264	1,953	2,184	2,343	92.49
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	4,358	2,264	1,953	2,184	2,343	92.49
Cash Dividends Declared	4,575	1,900	3,200	3,200	3,000	140.79
Retained Earnings	-217	364	-1,247	-1,016	-657	-159.62
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	722	311	419	649	647	132.15

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
PERCENT OF AVERAGE ASSETS:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Personnel Expense	0.62	1.40	1	0.69	1.42	2	0.72	1.53	1	0.83	1.64	2	0.74	1.62	1
Occupancy Expense	0.15	0.26	13	0.10	0.26	4	0.07	0.29	1	0.08	0.32	0	0.08	0.32	0
Other Oper Exp (Incl Intangibles)	0.28	0.73	1	0.28	0.72	1	0.29	0.76	0	0.34	0.83	1	0.34	0.84	1
Total Overhead Expense	1.04	2.40	1	1.08	2.42	1	1.08	2.60	1	1.24	2.80	1	1.16	2.81	1
NON-INTEREST EXPENSES:															
Personnel Expense		3,565			3,229			2,965			3,070			2,655	
Occupancy Expense		857			466			308			280			269	
Goodwill Impairment		0			0			0			0			0	
Other Intangible Amortiz		0			0			0			0			0	
Other Oper Exp (incl Intangibles)		1,598			1,320			1,203			1,253			1,232	
Non-Interest Expense		6,020			5,015			4,476			4,603			4,156	
PERCENT OF AVERAGE ASSETS:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Fiduciary Activities	0.00	0.01	76	0.00	0.01	77	0.00	0.02	75	0.00	0.02	72	0.00	0.03	71
Deposit Service Charges	0.01	0.11	4	0.02	0.11	5	0.02	0.12	5	0.02	0.16	4	0.02	0.17	4
Trading, Vent Cap, Securtz Inc	N/A	0.00	N/A	N/A	0.02	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Inv Banking, Advisory Inc	0.00	0.01	69	0.00	0.01	69	0.00	0.01	66	0.00	0.01	62	0.00	0.01	59
Insurance Comm & Fees	0.00	0.00	58	0.00	0.00	57	0.00	0.00	56	0.00	0.01	54	0.00	0.01	53
Net Servicing Fees	0.00	0.02	59	0.00	0.02	58	0.00	0.02	60	0.00	0.02	55	0.00	0.02	53
Loan & Lease Net Gains/Loss	0.00	0.04	47	0.00	0.11	45	0.00	0.15	44	0.00	0.08	41	0.00	0.07	39
Other Net Gains/Loss	0.00	0.00	59	0.00	0.00	61	0.00	0.00	62	0.00	0.00	62	0.00	0.00	63
Other Non-interest Income	0.01	0.25	1	0.04	0.28	3	0.01	0.26	1	0.01	0.27	1	0.01	0.27	1
Non Interest Income	0.02	0.57	0	0.05	0.70	1	0.03	0.74	1	0.03	0.71	1	0.03	0.71	1
NON-INTEREST INCOME:															
Fiduciary Activities		0			0			0			0			0	
Deposit Service Charges		79			79			67			63			69	
Trading, Vent Cap, Securtz Inc		N/A			N/A			N/A			N/A			N/A	
Inv Banking, Advisory Inc		0			0			0			0			0	
Insurance Comm & Fees		0			0			0			0			0	
Net Servicing Fees		0			0			0			0			0	
Loan & Lease Net Gains/Loss		0			0			0			0			0	
Other Net Gains/Loss		0			0			0			0			0	
Other Non-Interest Income		29			174			58			40			44	
Non Interest Income		108			253			125			103			113	
OTHER INCOME & EXPENSE RATIOS:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Overhead Less Non-int Inc	1.03	1.80	6	1.02	1.69	9	1.05	1.81	8	1.21	2.04	6	1.13	2.05	4
Efficiency Ratio	28.39	61.63	0	36.15	61.72	1	37.95	62.70	1	31.88	63.95	0	32.37	63.60	1
Avg Persnl Exp Per Empl (\$000)	142.60	92.08	94	129.16	90.06	90	123.54	88.17	89	127.92	84.50	92	115.43	81.16	91
Assets Per Employee (\$Million)	23.29	6.90	99	21.67	6.83	99	17.96	6.34	98	16.46	5.57	98	16.34	5.38	99
Domestic Banking Offices (#)		3			3			3			3			3	
Foreign Branches (#)		0			0			0			0			0	
Assets Per Domestic Office		194,099			180,545			143,712			131,719			125,256	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
YIELD ON OR COST OF:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Total Loan & Leases (TE)	5.17	4.97	66	4.20	5.09	6	4.48	5.14	12	5.64	5.45	66	5.45	5.24	68
Loans in Domestic Offices	5.17	4.96	66	4.20	5.08	6	4.48	5.13	12	5.64	5.44	66	5.45	5.23	68
Real Estate	5.14	4.81	73	4.34	4.82	19	4.70	5.13	20	5.70	5.32	78	5.49	5.11	78
Secured by 1-4 Fam Resi Prop	5.20	4.92	65	4.52	4.91	35	4.77	5.21	31	6.06	5.37	81	4.17	5.17	9
All Other Loans Sec Real Estate	5.14	4.81	71	4.33	4.81	20	4.70	5.12	22	5.69	5.34	74	5.57	5.12	79
Commercial & Industrial	4.92	5.63	25	3.68	6.27	7	3.80	5.12	13	5.14	5.93	17	5.02	5.68	23
Individual	8.03	6.32	82	7.10	6.29	71	6.89	6.54	61	7.27	6.72	65	6.88	6.47	63
Credit Card	N/A	8.81	N/A	N/A	8.23	N/A	N/A	9.52	N/A	N/A	8.36	N/A	N/A	8.42	N/A
Agricultural	5.65	5.35	67	4.25	5.02	21	4.47	5.34	13	5.54	5.90	32	N/A	5.61	N/A
Loans in Foreign Offices	N/A	5.23	N/A	N/A	3.37	N/A	N/A	4.13	N/A	N/A	4.81	N/A	N/A	4.63	N/A
Total Investment Securities (TE)	1.93	2.07	41	0.89	1.82	6	1.54	2.33	7	1.77	2.71	1	1.44	2.55	0
Total Investment Securities (Book)	1.91	1.93	50	0.74	1.67	4	1.41	2.15	5	1.77	2.52	2	1.44	2.36	1
US Treas & Agency (Excl MBS)	1.88	1.64	68	0.23	1.22	6	1.17	1.80	17	1.86	2.23	21	1.52	1.97	17
Mortgage Backed Securities	N/A	1.91	N/A	N/A	1.42	N/A	0.00	1.94	1	0.00	2.48	1	0.00	2.36	1
All Other Securities	2.76	2.30	79	2.58	2.21	75	2.16	2.52	25	1.23	2.77	1	1.30	2.69	1
Interest-Bearing Bank Balances	1.56	1.32	69	0.15	0.25	47	0.44	0.53	52	2.52	2.10	88	2.00	1.81	76
Federal Funds Sold & Resales	1.02	1.46	29	0.00	0.07	29	0.93	0.39	89	2.17	1.92	56	2.18	1.74	80
Total Interest Bearing Deposits	1.09	0.51	94	0.72	0.41	88	1.52	0.77	95	1.76	1.09	88	1.51	0.78	94
Transaction accounts	1.87	0.31	99	0.84	0.19	98	12.70	0.29	99	1.73	0.53	95	0.15	0.41	21
Other Savings Deposits	0.72	0.38	85	0.54	0.21	95	0.59	0.37	80	0.73	0.67	61	0.72	0.48	78
Time Deposits	1.06	0.88	68	0.72	0.91	30	1.52	1.57	42	1.84	1.86	44	1.59	1.32	73
Foreign Office Deposits	N/A	0.18	N/A	N/A	0.22	N/A	N/A	0.15	N/A	N/A	1.82	N/A	N/A	2.07	N/A
Federal Funds Purchased & Repos	N/A	1.34	N/A	N/A	0.18	N/A	N/A	0.47	N/A	N/A	1.31	N/A	N/A	1.19	N/A
Other Borrowed Money	N/A	2.20	N/A	N/A	1.28	N/A	N/A	1.31	N/A	N/A	2.21	N/A	N/A	2.00	N/A
Subord Notes & Debentures	N/A	0.00	N/A	N/A	4.95	N/A	N/A	5.67	N/A	N/A	6.86	N/A	N/A	6.68	N/A
Other Interest Expense	1.40	2.17	20	1.54	1.43	48	1.62	1.38	54	2.12	2.36	31	1.92	2.15	31
All Interest-Bearing Funds	1.15	0.56	94	0.85	0.45	93	1.54	0.80	95	1.79	1.14	88	1.54	0.84	93
Memo: Interest on Time Dep Over Ins Limit	1.06	0.97	58	0.78	0.96	36	1.35	1.65	25	1.64	2.02	21	1.46	1.47	46
PERCENT OF AVERAGE ASSETS:															
Total Loan & Leases	75.60	61.15	80	82.80	61.62	95	80.43	68.37	85	76.70	70.64	65	73.95	70.41	55
Loans in Domestic Offices	75.60	60.96	80	82.80	61.43	95	80.43	68.16	86	76.70	70.40	66	73.95	70.14	55
Real Estate	46.97	46.61	51	52.43	44.70	72	49.79	48.24	53	47.66	53.35	32	49.51	53.19	37
Secured by 1-4 Fam Resi Prop	2.43	14.17	5	2.67	13.50	6	2.64	14.97	4	1.96	16.47	3	2.86	16.66	4
All Other Loans Sec Real Estate	44.54	31.25	83	49.76	29.98	94	47.15	31.91	89	45.70	35.39	79	46.65	35.10	81
Commercial & Industrial	28.55	7.29	98	30.26	9.61	97	30.53	11.68	95	28.92	8.83	97	23.91	8.93	95
Individual	0.08	1.56	7	0.11	1.49	9	0.12	1.70	8	0.13	1.79	8	0.14	1.82	9
Credit Card	0.00	0.01	80	0.00	0.01	79	0.00	0.02	78	0.00	0.02	75	0.00	0.03	74
Agricultural	1.42	1.90	64	1.89	2.29	62	2.17	2.46	65	1.94	2.25	64	0.00	2.16	28
Loans in Foreign Offices	N/A	0.69	N/A	N/A	0.82	N/A	N/A	1.59	N/A	N/A	2.32	N/A	N/A	3.54	N/A
Total Investment Securities	3.19	24.56	5	1.07	19.40	5	1.22	15.89	5	1.33	16.61	5	1.26	18.04	4
US Treas & Agency (Excl MBS)	3.10	5.59	41	0.84	3.07	36	0.93	2.12	46	1.13	2.95	41	0.77	3.40	33
Mortgage Backed Securities	0.00	7.24	9	0.00	6.17	10	0.00	5.60	10	0.00	5.71	9	0.00	5.89	9
All Other Securities	0.09	8.23	7	0.23	7.28	10	0.29	5.87	12	0.20	5.49	10	0.49	6.10	14
Interest-Bearing Bank Balances	19.04	7.23	90	13.13	10.46	66	16.01	7.75	88	18.62	5.08	95	21.31	4.29	97
Federal Funds Sold & Resales	0.03	0.64	50	0.11	0.89	59	0.52	0.82	63	1.66	0.60	81	0.35	0.38	67
Total Interest Bearing Deposits	43.86	65.26	2	58.04	65.16	24	47.30	66.98	4	50.43	70.08	4	57.41	69.66	12
Transaction Accounts	4.77	15.64	14	5.46	14.20	20	0.35	11.65	1	0.44	9.99	2	0.37	9.72	2
Other Savings Deposits	6.95	31.52	1	5.99	30.84	1	4.16	31.37	0	3.74	33.67	0	4.51	34.82	0
Time Deposits	32.14	15.63	92	46.59	17.62	98	42.79	21.60	94	46.25	24.06	94	52.52	22.79	97
Foreign Office Deposits	N/A	0.02	N/A	N/A	0.02	N/A	N/A	0.07	N/A	N/A	0.24	N/A	N/A	0.59	N/A
Federal Funds Purchased & Repos	0.00	0.32	41	0.00	0.27	52	0.00	0.34	43	0.00	0.44	35	0.00	0.59	31
Other Borrowed Money	9.98	1.36	96	11.41	1.64	96	10.63	2.75	93	5.39	2.33	80	4.23	2.57	71
Subord Notes & Debentures	0.00	0.01	99	0.00	0.01	99	0.00	0.01	98	0.00	0.01	98	0.00	0.01	98
Other Interest Expense Balances	9.98	1.37	96	11.41	1.65	96	10.63	2.75	93	5.39	2.34	80	4.23	2.58	71
All Interest-Bearing Funds	53.84	67.90	8	69.46	68.17	56	57.92	71.26	11	55.82	73.92	4	61.64	74.01	12
Time Deposits Over Ins Limit	30.17	3.72	99	35.19	4.14	99	39.31	5.00	99	42.14	5.50	99	46.41	4.80	99

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Quarter
Assets:						
Real Estate Loans	302,034	267,949	223,489	182,348	180,584	2.86
Commercial Loans	170,394	155,967	111,403	126,164	83,121	9.15
Individual Loans	475	452	568	450	481	11.50
Agricultural Loans	10,950	7,349	6,064	8,351	6,104	36.09
Other Loans & Leases	9	9	22	18	5	125.00
LN&LS Allowance	5,871	4,396	3,896	3,696	3,621	24.36
Unearned Income	0	0	0	0	0	N/A
Net Loans & Leases	477,991	427,330	337,650	313,635	266,674	5.40
U.S. Treasury & Agency Securities	21,860	3,874	3,900	4,592	3,463	-1.94
Municipal Securities	401	1,026	1,234	296	1,404	-0.74
Foreign Debt Securities	0	0	0	0	0	N/A
All Other Securities	0	0	0	0	0	N/A
HTM Securities Allowance	N/A	N/A	N/A	N/A	N/A	N/A
Interest-Bearing Bank Balances	64,106	93,154	69,123	61,281	86,332	-50.33
Federal Funds Sold & Resales	200	200	500	6,600	825	0.00
Trading Account Assets	0	0	0	0	0	N/A
Total Investments	86,567	98,254	74,757	72,769	92,024	-43.04
Total Earning Assets	564,558	525,584	412,407	386,404	358,698	-6.76
Nonint Cash & Due From Banks	7,618	5,634	8,240	4,874	13,988	-31.02
Premises, Fix Assts, Cap Leases	5,401	5,125	5,340	275	292	3.63
Other Real Estate Owned	0	0	0	0	0	N/A
Dir & Indir Inv RE Ventures	0	0	0	0	0	N/A
Inv in Unconsolidated Subs	0	0	0	0	0	N/A
Acceptances & Oth Assets	4,721	5,291	5,150	3,605	2,790	5.57
Total Assets	582,298	541,634	431,137	395,158	375,768	-7.01
Average Assets During Quarter	577,715	507,639	423,198	388,271	366,758	-1.34
Liabilities:						
Demand Deposits	255,037	200,301	135,784	128,374	123,906	-13.28
All Now & ATS Accounts	2,198	1,698	2,050	2,580	2,807	10.73
Money Market Deposit Accounts	34,697	33,834	19,484	12,443	12,225	-7.97
Other savings Deposits	2,892	2,708	3,030	1,933	1,875	0.38
Time Deps At Or Below Insurance Limit	10,322	10,891	12,492	14,108	20,062	-5.49
Less: Fully Insured Brokered Deposits	0	0	0	0	0	N/A
Core Deposits	305,146	249,432	172,840	159,438	160,875	-12.20
Fully Insured Brokered Deposits	0	0	0	0	0	N/A
Time Deps Above Insurance Limit	158,723	168,045	164,327	156,025	159,331	1.83
Deposits in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A
Total Deposits	463,869	417,477	337,168	315,463	320,205	-7.86
Federal Funds Purch & Resale	0	0	0	0	0	N/A
Fed Home Loan Bor Mat < 1 Year	2,740	8,090	3,194	2,882	51	-19.20
Fed Home Loan Bor Mat > 1 Year	47,437	55,051	35,662	26,782	12,310	-6.88
Oth Borrowing Mat < 1 Year	0	0	0	0	0	N/A
Oth Borrowing Mat > 1 Year	0	0	0	0	0	N/A
Subordinated Notes & Debentures	0	0	0	0	0	N/A
Acceptances & Other Liabilities	782	479	434	569	352	1.16
Total Liabilities (Incl Mortg)	514,828	481,097	376,458	345,696	332,918	-7.83
Total Bank Capital & Min Int	67,470	60,537	54,679	49,462	42,850	-0.28
Total Liabilities & Capital	582,298	541,634	431,137	395,158	375,768	-7.01
Memoranda:						
Officers, Shareholder Loans (#)	2	1	1	1	1	
Officers, Shareholder Loans (\$)	7,973	3,145	3,317	4,479	4,036	-10.27
Held-to-Maturity Securities	0	0	0	0	0	N/A
Available-for-Sale Securities	22,261	4,900	5,134	4,888	4,867	-1.92
All Brokered Deposits	0	0	0	0	0	N/A
LN&LS in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A
Loans Held for Sale	0	0	0	0	0	N/A
Loans not Held for Sale	483,862	431,726	341,546	317,331	270,295	5.59

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018			Percent Change 1 Quarter
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	
Outstanding (% of Total Assets)	0.41	1.46	30	0.00	1.27	16	0.00	1.27	15	0.00	1.45	13	0.00	1.52	13	
Home Equity (1-4 Family)	0.00	0.06	81	0.00	0.07	79	0.00	0.09	77	0.00	0.12	75	0.00	0.13	74	
Credit Card	12.20	3.98	96	12.67	3.63	97	17.71	3.15	99	20.54	3.61	99	10.47	3.60	96	
Commercial RE Secured by RE	7.34	1.24	97	6.50	1.23	96	9.49	0.99	99	9.59	0.99	99	9.97	1.01	99	
1-4 Family Residential	4.87	2.33	83	6.18	2.03	93	8.22	1.82	97	10.95	2.26	98	0.50	2.34	16	
Comm'l RE, Oth Const & Land	0.60	0.00	98	2.73	0.00	99	3.19	0.00	99	0.00	0.00	89	0.00	0.01	89	
Commercial RE Not Secured by RE	17.63	5.98	96	19.23	5.76	98	18.72	5.99	97	19.28	6.16	97	15.16	6.23	94	
All Other	30.84	12.39	98	34.63	11.63	99	39.62	11.33	99	39.82	12.29	99	25.63	12.38	96	
Total LN&LS Commitments	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	0.01	N/A	
Securities Underwriting	0.95	0.20	94	0.85	0.20	93	1.32	0.21	97	1.55	0.26	97	1.55	0.27	97	
Standby Letters of Credit	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	
Amount Conveyed to Others	0.00	0.00	89	0.00	0.00	89	0.00	0.00	89	0.00	0.00	88	0.00	0.00	88	
Commercial Letters of Credit	0.00	0.37	78	0.00	0.46	78	0.00	0.51	78	0.00	0.52	75	0.00	0.47	75	
Assets Securitized or Sold w/Rec	N/A	0.02	N/A	N/A	0.03	N/A	N/A	0.03	N/A	N/A	0.03	N/A	N/A	0.03	N/A	
Amount of Recourse Exposure	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.00	N/A	
Credit Derivatives Bank as Guarantor	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	
Credit Derivatives Bank as Beneficiary	0.45	0.50	81	0.20	0.53	79	0.00	0.59	76	0.00	0.57	76	0.00	0.47	78	
All Oth Off-Balance Sheet Items	32.23	14.85	94	35.68	14.19	96	40.94	13.99	97	41.37	15.06	97	27.18	14.97	90	
Off-Balance Sheet Items																
Outstanding (\$000)		2,367			0			0			0			0		N/A
Home Equity (1-4 Family)		0			0			0			0			0		N/A
Credit Card		71,056			68,633			76,349			81,178			39,342		-16.88
Commercial RE Secured by RE		42,727			35,180			40,917			37,901			37,473		8.09
1-4 Family Residential		28,329			33,453			35,432			43,277			1,869		-38.36
Commercial RE, Oth Const & Land		3,515			14,786			13,770			0			0		-56.34
Commercial RE Not Secured by RE		102,642			104,147			80,708			76,175			56,979		-5.54
All Other		N/A			N/A			N/A			N/A			N/A		N/A
Securities Underwriting		28,879			42,602			56,082			49,032			22,085		N/A
Memo: Unused Commit w/mat GT 1 YR		5,511			4,606			5,675			6,127			5,816		12.63
Standby Letters of Credit		N/A			N/A			N/A			N/A			N/A		N/A
Amount Conveyed to Others		0			0			0			0			0		N/A
Commercial Letters of Credit		0			0			0			0			0		N/A
Assets Securitized or Sold w/recourse		0			0			0			0			0		N/A
Amount of Recourse Exposure		N/A			N/A			N/A			N/A			N/A		N/A
Credit Derivatives Bank as Guarantor		N/A			N/A			N/A			N/A			N/A		N/A
Credit Derivatives Bank as Beneficiary		N/A			N/A			N/A			N/A			N/A		N/A
All Oth Off-Balance Sheet Items		2,600			1,100			0			0			0		0.00
Off-Balance Sheet Items		187,691			193,272			176,502			163,480			102,137		-10.49

FDIC Certificate # 11111
OCC Charter # 0
Public Report

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County: ONE

ONE BANK
Derivative Instruments--Page 5A

ONE, TX

Derivative Instruments

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Notional Amount (\$000)					
Derivative Contracts	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Derivatives Position					
Future and Forwards	N/A	N/A	N/A	N/A	N/A
Written Options	N/A	N/A	N/A	N/A	N/A
Exchange Traded	N/A	N/A	N/A	N/A	N/A
Over-the-Counter	N/A	N/A	N/A	N/A	N/A
Purchased Options	N/A	N/A	N/A	N/A	N/A
Exchange Traded	N/A	N/A	N/A	N/A	N/A
Over-the-Counter	N/A	N/A	N/A	N/A	N/A
Swaps	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Non-Traded	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Memo: Marked-to-Market	N/A	N/A	N/A	N/A	N/A
Derivative Contracts (RBC Def)	0	0	0	0	0
One Year or Less	0	0	0	0	0
Over 1 Year to 5 Years	0	0	0	0	0
Over 5 Years	0	0	0	0	0
Gross Negative Fair Value	N/A	N/A	N/A	N/A	N/A
Gross Positive Fair Value	N/A	N/A	N/A	N/A	N/A
Held-for-Trading	N/A	N/A	N/A	N/A	N/A
Non-Traded	N/A	N/A	N/A	N/A	N/A
Memo: Marked-to-Market	N/A	N/A	N/A	N/A	N/A
Current Credit Exposure All Derivatives	0	0	0	0	0
Credit Losses Off_BS Derivatives	N/A	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

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Notional Amounts															
Interest Rate Contracts	N/A	97.48	N/A	N/A	97.44	N/A	N/A	98.07	N/A	N/A	97.30	N/A	N/A	97.43	N/A
Other Derivative Contracts	N/A	2.52	N/A	N/A	2.56	N/A	N/A	1.93	N/A	N/A	2.70	N/A	N/A	2.57	N/A
Foreign Exchange Contracts	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	0.07	N/A
Equity, Comm & Oth Contracts	N/A	1.27	N/A	N/A	0.98	N/A	N/A	0.93	N/A	N/A	1.20	N/A	N/A	0.70	N/A
Derivatives Position															
Futures and Forwards	N/A	23.83	N/A	N/A	23.08	N/A	N/A	20.73	N/A	N/A	23.32	N/A	N/A	19.80	N/A
Written Options	N/A	18.54	N/A	N/A	21.62	N/A	N/A	22.12	N/A	N/A	23.69	N/A	N/A	25.28	N/A
Exchange Traded	N/A	1.27	N/A	N/A	0.98	N/A	N/A	0.93	N/A	N/A	0.99	N/A	N/A	0.82	N/A
Over-the-Counter	N/A	18.26	N/A	N/A	21.39	N/A	N/A	21.88	N/A	N/A	23.25	N/A	N/A	24.93	N/A
Purchased Options	N/A	0.67	N/A	N/A	0.33	N/A	N/A	0.04	N/A	N/A	0.42	N/A	N/A	0.01	N/A
Exchange Traded	N/A	0.00	N/A	N/A	0.62	N/A	N/A	0.00	N/A	N/A	0.13	N/A	N/A	0.08	N/A
Over-the-Counter	N/A	0.67	N/A	N/A	0.14	N/A	N/A	0.04	N/A	N/A	0.29	N/A	N/A	0.00	N/A
Swaps	N/A	10.98	N/A	N/A	10.22	N/A	N/A	11.96	N/A	N/A	10.82	N/A	N/A	12.10	N/A
Held-for-Trading	N/A	2.30	N/A	N/A	2.83	N/A	N/A	2.66	N/A	N/A	2.22	N/A	N/A	3.01	N/A
Interest Rate Contracts	N/A	2.50	N/A	N/A	2.92	N/A	N/A	2.65	N/A	N/A	2.18	N/A	N/A	2.95	N/A
Other Derivative Contracts	N/A	0.12	N/A	N/A	0.40	N/A	N/A	0.25	N/A	N/A	0.29	N/A	N/A	0.31	N/A
Foreign Exchange Contracts	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
Equity, Comm & Oth Contracts	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
Non-Traded	N/A	20.14	N/A	N/A	20.12	N/A	N/A	20.62	N/A	N/A	19.05	N/A	N/A	13.35	N/A
Interest Rate Contracts	N/A	20.65	N/A	N/A	21.81	N/A	N/A	23.97	N/A	N/A	22.11	N/A	N/A	17.70	N/A
Other Derivative Contracts	N/A	2.40	N/A	N/A	2.15	N/A	N/A	1.68	N/A	N/A	2.41	N/A	N/A	2.26	N/A
Foreign Exchange Contracts	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	0.07	N/A
Equity, Comm & Oth Contracts	N/A	1.27	N/A	N/A	0.98	N/A	N/A	0.93	N/A	N/A	1.20	N/A	N/A	0.70	N/A
Memo: Marked-to-Market	N/A	19.77	N/A	N/A	22.25	N/A	N/A	20.14	N/A	N/A	10.30	N/A	N/A	14.62	N/A
Derivative Contracts (RBC Def)	N/A	24.21	N/A	N/A	48.30	N/A	N/A	24.50	N/A	N/A	26.54	N/A	N/A	27.82	N/A
One Year or Less	N/A	10.27	N/A	N/A	10.84	N/A	N/A	12.32	N/A	N/A	13.44	N/A	N/A	13.82	N/A
Over 1 Year to 5 Years	N/A	6.10	N/A	N/A	3.75	N/A	N/A	3.84	N/A	N/A	5.19	N/A	N/A	3.93	N/A
Over 5 Years	N/A	10.49	N/A	N/A	12.47	N/A	N/A	11.59	N/A	N/A	11.64	N/A	N/A	11.21	N/A
Gross Negative Fair Value	N/A	0.66	N/A	N/A	0.43	N/A	N/A	1.20	N/A	N/A	0.58	N/A	N/A	0.33	N/A
Gross Positive Fair Value	N/A	2.17	N/A	N/A	0.76	N/A	N/A	1.03	N/A	N/A	0.62	N/A	N/A	0.72	N/A
By Tier 1 Capital:															
Gross Negative Fair Value (x)	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
Gross Positive Fair Value (x)	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
Held-for-Trading (x)	0.00	0.01	97	0.00	0.01	96	0.00	0.01	96	0.00	0.01	95	0.00	0.01	95
Non-Traded (x)	0.00	0.01	76	0.00	0.03	71	0.00	0.07	70	0.00	0.04	69	0.00	0.03	70
Non-Traded Marked-to-Mkt(x)	N/A	0.04	N/A	N/A	0.08	N/A	N/A	0.13	N/A	N/A	0.06	N/A	N/A	0.04	N/A
Current Credit Exposure (x)	0.00	0.00	93	0.00	0.00	92	0.00	0.00	92	0.00	0.00	92	0.00	0.00	91
Credit Losses on Derivatives	N/A	0.03	N/A	N/A	0.05	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	0.00	0.00	93	0.00	0.00	92	0.00	0.00	92	0.00	0.00	92	0.00	0.00	91
Credit Losses on Derivatives/CR Allow	N/A	0.52	N/A	N/A	0.96	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

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Percent of Average Assets	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Loans Held For Sale	0.00	0.05	54	0.00	0.15	51	0.00	0.23	50	0.00	0.13	47	0.00	0.11	45
Loans Not Held For Sale	76.45	61.43	82	80.96	61.16	94	81.41	67.35	90	76.60	69.96	67	73.19	69.89	54
Less: LN&LS Allowance	0.82	0.82	52	0.86	0.84	56	0.94	0.86	63	0.96	0.86	68	0.99	0.87	70
Net Loans & Leases	75.63	60.98	82	80.10	60.95	93	80.47	67.21	88	75.64	69.60	66	72.20	69.47	52
Interest-Bearing Bank Balances	18.76	7.34	90	15.18	10.45	72	14.82	7.84	85	17.86	5.18	94	21.65	4.48	97
Federal Funds Sold & Resales	0.03	0.59	52	0.10	0.79	59	0.50	0.73	64	1.54	0.54	82	0.37	0.35	69
Trading Account Assets	0.00	0.02	97	0.00	0.02	97	0.00	0.01	97	0.00	0.01	96	0.00	0.01	96
Held-to-Maturity Securities	0.00	1.15	59	0.00	0.42	66	0.00	0.39	66	0.00	0.51	64	0.00	0.66	62
HTM Securities Allowance	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
Available-for-Sale Securities	2.68	20.91	8	1.05	18.53	8	1.24	15.30	8	1.29	15.19	8	1.26	16.06	6
Marketable Equity Sec at FV	0.00	0.00	81	0.00	0.00	80	0.00	0.01	81	N/A	0.03	N/A	N/A	0.01	N/A
Total Earning Assets	97.11	94.01	93	96.41	94.16	85	97.03	93.82	93	96.33	93.43	89	95.49	93.35	81
Nonint Cash & Due From Banks	1.12	1.49	33	1.38	1.56	48	1.44	1.57	48	2.75	1.59	91	3.70	1.59	96
Premises, Fix Assts & Cap Leases	0.90	1.40	28	1.10	1.41	37	0.31	1.55	6	0.08	1.67	1	0.08	1.64	1
Other Real Estate Owned	0.00	0.02	51	0.00	0.04	40	0.00	0.07	31	0.00	0.10	25	0.00	0.12	22
Dir & Indir Inv RE Ventures	0.00	0.01	97	0.00	0.01	97	0.00	0.01	97	0.00	0.01	97	0.00	0.01	96
Inv in Unconsolidated Subs	0.00	0.00	90	0.00	0.00	90	0.00	0.00	89	0.00	0.00	89	0.00	0.00	89
Acceptances & Other Assets	0.87	2.86	5	1.10	2.57	15	1.22	2.74	17	0.84	2.95	5	0.73	3.03	2
Total Non-Earning Assets	2.89	5.99	6	3.59	5.84	14	2.97	6.19	6	3.67	6.58	9	4.51	6.65	17
Total Assets	100.00	100.00	99	100.00	100.00	99	100.00	100.00	92	100.00	100.00	92	100.00	100.00	94
Standby Letters of Credit	0.83	0.20	93	1.04	0.20	95	1.42	0.23	98	1.51	0.26	97	1.47	0.28	97
Liabilities															
Demand Deposits	40.75	24.41	89	33.39	22.06	82	27.78	17.67	81	31.66	14.09	93	27.77	13.97	89
All NOW & ATS Accounts	0.44	11.65	10	0.36	10.60	9	2.02	8.55	19	0.86	7.78	11	0.84	7.88	9
Money Market Deposit Accounts	6.29	16.50	15	5.45	16.11	13	3.66	15.86	8	3.22	16.53	7	3.64	17.33	6
Other Savings Deposits	0.48	14.07	3	0.62	14.46	3	0.66	15.59	4	0.51	17.36	4	0.65	17.83	5
Time Deps At or Below Insurance Limit	1.85	11.77	2	2.42	13.15	3	3.33	16.27	4	4.23	18.05	4	6.11	17.61	8
Less: Fully Insured Brokered Deposits	0.00	0.77	59	0.00	0.66	62	0.00	0.99	56	0.00	1.34	49	0.00	1.82	39
Core Deposits	49.81	82.63	0	42.23	80.78	0	37.44	77.67	0	40.47	76.74	0	39.00	76.98	1
Fully Insured Brokered Deposits	0.00	0.77	59	0.00	0.66	62	0.00	0.99	56	0.00	1.34	49	0.00	1.82	39
Time Deps Above Insurance Limit	28.97	3.81	99	34.54	4.14	99	39.24	5.01	99	41.46	5.45	99	45.52	4.79	99
Deposits in Foreign Offices	N/A	0.02	N/A	N/A	0.02	N/A	N/A	0.04	N/A	N/A	0.22	N/A	N/A	0.56	N/A
Total Deposits	78.78	88.00	5	76.77	86.45	4	76.68	84.68	8	81.94	84.60	25	84.52	84.67	43
Federal Funds Purch & Repos	0.00	0.34	61	0.00	0.28	71	0.00	0.34	64	0.00	0.45	55	0.00	0.59	48
Total Fed Home Loan Borrowings	9.98	1.39	97	10.82	1.37	98	10.38	2.11	96	5.43	2.30	80	4.21	2.57	71
Total Other Borrowings	0.00	0.02	82	0.00	0.08	79	0.00	0.30	68	0.00	0.02	81	0.00	0.01	86
Memo: Sht Ter N Core Funding	29.87	5.18	99	35.28	4.93	99	42.01	6.30	99	41.75	7.14	99	45.88	7.61	99
Subordinated Notes & Debentures	0.00	0.01	99	0.00	0.01	99	0.00	0.01	98	0.00	0.01	98	0.00	0.01	98
Acceptances & Other Liabilities	0.11	0.54	4	0.10	0.58	2	0.14	0.64	3	0.13	0.62	2	0.11	0.57	1
Total Liabilities (Incl Mortg)	88.87	91.16	14	87.69	89.82	14	87.21	89.30	15	87.49	88.94	22	88.84	89.38	34
Total Bank Capital & Min Int	11.13	8.84	85	12.31	10.18	85	12.79	10.70	84	12.51	11.06	77	11.16	10.62	65
Total Liabilities & Capital	100.00	100.00	99	100.00	100.00	94	100.00	100.00	91	100.00	100.00	91	100.00	100.00	91
Memo: All Brokered Deposits	0.00	1.01	55	0.00	0.90	58	0.00	1.24	52	0.00	1.69	44	0.00	2.16	36
Insured Brokered Deposits	0.00	0.77	59	0.00	0.66	62	0.00	0.99	56	0.00	1.34	49	0.00	1.82	39
Loans HFS as a % Loans	0.00	0.09	54	0.00	0.25	51	0.00	0.34	50	0.00	0.19	47	0.00	0.15	45

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Analysis Ratios	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Loss Provision to Average Assets	0.26	0.07	92	0.12	0.07	72	0.05	0.21	12	0.02	0.12	21	0.01	0.11	19
Recoveries to Prior Credit Loss	N/A	103.92	N/A	N/A	73.27	N/A	N/A	53.05	N/A	N/A	60.84	N/A	N/A	58.49	N/A
Net Loss to Average Total LN&LS	0.00	0.02	42	0.00	0.03	41	0.00	0.08	27	0.00	0.10	22	0.00	0.09	25
Gross Loss to Average Total LN&LS	0.00	0.05	10	0.00	0.06	9	0.00	0.11	7	0.00	0.14	4	0.00	0.13	6
Recoveries to Average Total LN&LS	0.00	0.03	7	0.00	0.04	5	0.00	0.03	6	0.00	0.04	4	0.00	0.05	4
LN&LS Allowance to LN&LS Not HFS	1.21	1.31	43	1.02	1.42	15	1.14	1.38	27	1.16	1.25	45	1.34	1.25	64
LN&LS Allowance to Total LN&LS	1.21	1.31	43	1.02	1.41	15	1.14	1.36	28	1.16	1.24	45	1.34	1.25	64
LN&LS Allowance to Net Losses (X)	N/A	122.38	N/A	N/A	89.69	N/A	N/A	47.74	N/A	N/A	32.18	N/A	N/A	34.69	N/A
LN&LS Allowance to Nonaccrual LN&LS (X)	6.26	13.54	53	3.35	9.70	44	N/A	6.27	N/A	N/A	4.64	N/A	N/A	5.06	N/A
Earnings Coverage of Net Losses (X)	N/A	226.96	N/A	N/A	167.88	N/A	N/A	82.90	N/A	N/A	57.83	N/A	N/A	63.03	N/A
Net Losses by Type of LN&LS															
Real Estate Loans	0.00	0.00	74	0.00	0.00	67	0.00	0.03	52	0.00	0.03	48	0.00	0.02	47
Construction & Land Development	0.00	-0.03	95	0.00	0.00	93	0.00	0.00	91	0.00	0.00	88	0.00	-0.01	86
1-4 Family Construction	0.00	-0.01	97	0.00	0.02	96	0.00	0.02	96	0.00	0.00	94	0.00	0.00	94
Other Construction & Land	0.00	-0.03	96	0.00	-0.04	96	0.00	0.00	94	0.00	0.00	91	0.00	-0.01	90
Secured by Farmland	0.00	0.00	96	0.00	-0.01	95	0.00	0.00	91	0.00	0.00	91	0.00	0.00	92
1-4 Family Residential Loans	0.00	-0.01	79	0.00	0.00	76	0.00	0.01	64	0.00	0.02	56	0.00	0.03	52
Home Equity Loans	0.00	-0.03	95	0.00	0.00	94	0.00	0.00	89	0.00	0.00	87	N/A	0.01	N/A
1-4 Family 1st Lien Loans	0.00	0.00	82	0.00	0.00	78	0.00	0.01	67	0.00	0.02	60	0.00	0.02	57
1-4 Family Jr Lien Loans	N/A	-0.25	N/A	N/A	-0.31	N/A	N/A	-0.02	N/A	N/A	-0.02	N/A	N/A	0.00	N/A
Multifamily Loans	0.00	-0.01	99	0.00	0.06	98	0.00	0.02	98	0.00	0.00	97	0.00	0.03	97
Non-Farm Non-Residential Mtg	0.00	0.00	88	0.00	0.00	83	0.00	0.03	73	0.00	0.03	70	0.00	0.02	69
Owner Occupied Nonfarm Nonresidential	0.00	0.00	91	0.00	0.00	88	0.00	0.02	80	0.00	0.02	77	0.00	0.02	77
Other Nonfarm Nonresidential	0.00	-0.02	95	0.00	0.00	92	0.00	0.01	88	0.00	0.01	87	0.00	0.01	84
RE Loans in Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	20.93	N/A	N/A	0.00	N/A
Agricultural Loans	0.00	0.00	92	0.00	0.01	87	0.00	0.02	83	0.00	0.02	83	N/A	0.02	N/A
Commercial and Industrial Loans	0.00	0.04	66	0.00	0.04	64	0.00	0.13	48	0.00	0.21	45	0.00	0.20	46
Loans to Individuals	0.00	0.25	36	0.00	0.17	41	0.00	0.28	34	0.00	0.41	26	0.00	0.37	29
Credit Card Plans	N/A	0.58	N/A	N/A	0.60	N/A	N/A	1.09	N/A	N/A	1.30	N/A	N/A	1.38	N/A
Auto Loans	0.00	0.06	68	0.00	0.03	72	0.00	0.11	63	0.00	0.15	58	0.00	0.14	58
Non-Depository, Other & Muni Loans	0.00	0.46	73	0.00	0.26	75	0.00	0.37	72	0.00	0.62	68	0.00	0.57	68
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	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.00	N/A
Leases to Individuals	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 Leases	N/A	0.00	N/A	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.00	N/A
Supplemental:															
Loans to Finance Comm'l Real Estate	0.00	-0.06	99	0.00	-0.06	98	0.00	0.05	98	N/A	0.30	N/A	N/A	0.26	N/A
Change: Loan Allowance (\$000)															
Beginning Balance		4,396			3,896			3,696			3,621			3,571	
Gross Credit Losses		0			0			0			0			0	
Memo: Loans HFS Write-down		0			0			0			0			0	
Recoveries		0			0			0			0			0	
Net Credit Losses		0			0			0			0			0	
Provision: Loan & Lease Losses		1,475			540			200			75			50	
Other Adjustments		0			-40			0			0			0	
LN&LS Allowance		5,871			4,396			3,896			3,696			3,621	
Average Total Loans & Leases		436,013			385,346			332,939			284,573			265,216	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Loan Mix, % Average Gross LN&LS	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Real Estate Loans	62.47	77.63	14	63.05	74.16	19	61.38	72.85	18	61.76	77.01	13	66.48	76.91	20
Construction & Development	18.95	7.99	93	18.47	7.04	95	19.47	6.78	97	18.67	7.35	95	19.70	7.27	96
1-4 Family Construction	6.30	2.75	85	5.81	2.34	89	6.93	2.19	93	6.66	2.31	93	6.98	2.28	93
Other Const & Land Development	12.65	4.97	93	12.65	4.49	95	12.53	4.39	96	12.01	4.84	94	12.72	4.78	96
Secured by Farmland	4.01	6.64	52	2.68	6.37	46	1.18	5.99	36	2.50	5.78	46	3.42	5.38	53
1-4 Family Residential	3.15	24.00	3	3.29	22.87	3	3.30	23.12	3	2.64	24.16	3	3.22	24.50	3
Home Equity Loans	0.27	1.76	22	0.28	1.69	23	0.34	1.86	24	0.26	2.22	20	0.00	2.39	10
1-4 Family 1st Lien Loans	2.88	21.11	3	3.02	20.12	4	2.96	20.02	4	2.39	20.53	3	3.22	20.62	4
1-4 Family Jr Lien Loans	0.00	0.48	6	0.00	0.48	6	0.00	0.59	5	0.00	0.68	5	0.00	0.74	4
Multifamily	5.26	3.46	74	5.52	3.23	77	4.08	3.07	69	2.97	3.38	53	2.12	3.48	39
Non-Farm Non-Residential	31.09	30.24	53	33.10	29.62	59	33.36	29.08	63	34.99	31.32	60	38.02	31.39	68
Owner Occupied Non-Farm Non-Residential	8.05	14.11	22	8.22	14.00	23	9.75	13.64	31	8.67	14.65	22	8.63	14.75	21
Other Non-Farm Non-Residential	23.04	15.56	75	24.88	15.01	82	23.62	14.81	80	26.32	16.02	82	29.39	16.04	87
RE Loans in Foreign Offices	N/A	1.01	N/A	N/A	0.62	N/A	N/A	0.45	N/A	N/A	0.69	N/A	N/A	0.60	N/A
Financial Institution Loans	0.00	0.06	95	0.00	0.00	94	0.00	0.06	95	0.00	0.00	94	0.00	0.00	93
Agricultural Loans	1.82	3.20	60	2.16	3.23	62	2.60	3.30	64	2.44	3.11	63	2.38	3.07	64
Commercial & Industrial Loans	35.60	12.19	97	34.65	15.70	95	35.87	16.78	94	35.64	12.67	96	30.95	12.85	95
Loans to Individuals	0.10	2.87	5	0.13	2.74	7	0.14	2.83	6	0.16	2.90	7	0.19	2.97	8
Credit Card Loans	0.00	0.02	80	0.00	0.02	79	0.00	0.03	78	0.00	0.04	75	0.00	0.04	74
Auto Loans	0.05	0.99	16	0.06	0.94	19	0.08	0.92	22	0.10	0.87	25	0.11	0.89	26
Municipal Loans	0.00	0.48	37	0.00	0.50	37	0.00	0.50	37	0.00	0.55	36	0.00	0.58	36
Non-Depository and Other	0.00	0.18	20	0.00	0.19	23	0.00	0.21	20	0.00	0.23	19	0.00	0.24	18
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	0.04	81	0.00	0.03	81	0.00	0.04	81	0.00	0.05	79	0.00	0.05	79
Leases to Individuals	N/A	0.08	N/A	N/A	0.08	N/A	N/A	0.08	N/A	N/A	0.01	N/A	N/A	0.00	N/A
All Other Leases	N/A	0.04	N/A	N/A	0.05	N/A	N/A	0.03	N/A	N/A	0.04	N/A	N/A	0.03	N/A
Supplemental:															
Loans to Finance Comm Real Est	1.32	0.07	94	1.61	0.07	94	1.30	0.08	93	0.00	0.09	74	0.00	0.10	73
Foreign Office Loans & Leases	0.00	0.00	99	0.00	0.00	99	0.00	0.01	99	0.00	0.02	99	0.00	0.03	99
Memorandum (% of Avg Tot Loans):															
Loans & Lease Commitments	39.62	20.05	96	45.87	20.20	97	53.05	17.65	99	51.13	18.07	99	36.59	18.10	96
Officer, Shareholder Loans	1.76	1.12	71	0.77	1.14	50	1.03	1.19	54	1.46	1.31	61	1.53	1.35	60
Officer, Shareholder Loans to Assets	1.37	0.68	77	0.58	0.64	56	0.77	0.75	57	1.13	0.88	64	1.07	0.91	62
Other Real Estate Owned % Assets															
Construction & Land Development	0.00	0.00	83	0.00	0.01	75	0.00	0.01	69	0.00	0.02	64	0.00	0.03	58
Farmland	0.00	0.00	94	0.00	0.00	94	0.00	0.00	91	0.00	0.00	91	0.00	0.00	91
1-4 Family	0.00	0.00	73	0.00	0.00	63	0.00	0.01	52	0.00	0.01	46	0.00	0.02	43
Multifamily	0.00	0.00	99	0.00	0.00	97	0.00	0.01	96	0.00	0.00	95	0.00	0.00	94
Non-Farm Non-Residential	0.00	0.00	76	0.00	0.01	67	0.00	0.02	61	0.00	0.03	55	0.00	0.03	50
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	0.00	0.00	99
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	0.02	51	0.00	0.04	40	0.00	0.07	31	0.00	0.10	25	0.00	0.12	22
Direct and Indirect Inv	0.00	0.01	97	0.00	0.01	97	0.00	0.01	97	0.00	0.01	97	0.00	0.01	96
Total	0.00	0.02	50	0.00	0.05	39	0.00	0.08	30	0.00	0.10	25	0.00	0.12	21
Asset Servicing % Assets															
Mortgage Servicing w/ Recourse	N/A	0.20	N/A	N/A	0.13	N/A	N/A	0.08	N/A	N/A	0.10	N/A	N/A	0.17	N/A
Mortgage Servicing w/o Recourse	N/A	4.39	N/A	N/A	4.63	N/A	N/A	4.52	N/A	N/A	3.99	N/A	N/A	3.68	N/A
Other Financial Assets	N/A	0.32	N/A	N/A	0.33	N/A	N/A	0.37	N/A	N/A	0.63	N/A	N/A	0.71	N/A
Total	0.00	5.38	64	0.00	5.86	63	0.00	5.77	63	0.00	5.99	59	0.00	6.20	58

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Loan & Leases as a % of Tier 1 Capital Plus Allo	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Real Estate Loans	410.50	453.82	39	414.20	433.77	44	383.45	444.66	32	344.69	469.62	19	390.47	476.89	27
Construction & Development	139.08	47.99	95	123.34	43.15	95	117.39	41.01	96	105.75	44.86	93	114.86	45.90	95
1-4 Family Construction	43.41	15.74	88	43.71	13.62	91	32.23	12.39	88	41.76	13.37	93	40.24	13.56	91
Other Const & Land Development	95.67	29.58	96	79.63	27.36	95	85.15	26.64	97	63.99	29.49	89	74.63	30.24	93
Secured by Farmland	38.00	36.74	62	12.84	35.49	45	11.28	33.96	43	7.84	33.73	39	23.99	32.13	56
1-4 Family Residential	17.70	141.38	4	20.70	128.75	4	21.96	137.16	4	16.52	144.21	3	16.81	149.87	3
Home Equity Loans	3.16	10.60	31	0.77	9.81	20	3.26	11.01	31	1.45	13.62	21	0.00	14.99	11
1-4 Family 1st Lien Loans	14.54	124.32	4	19.93	113.25	5	18.71	119.35	5	15.07	122.44	4	16.81	125.89	4
1-4 Family Jr Lien Loans	0.00	3.02	7	0.00	2.55	8	0.00	3.23	7	0.00	4.05	6	0.00	4.34	6
Multifamily	33.03	19.88	74	36.82	19.87	79	32.08	20.01	74	17.15	21.27	51	14.84	22.24	44
Non-Farm Non-Residential	182.70	175.65	54	220.51	175.96	67	200.74	181.19	58	197.44	192.98	53	219.97	195.71	60
Owner Occupied Non-Farm Non-Residential	53.67	80.28	33	51.30	81.98	30	60.15	83.81	35	49.36	88.96	24	52.20	91.23	24
Other Non-Farm Non-Residential	129.03	92.00	70	169.21	90.82	85	140.60	93.88	75	148.08	100.10	76	167.77	101.15	82
RE Loans in Foreign Offices	N/A	5.50	N/A	N/A	3.00	N/A	N/A	2.46	N/A	N/A	2.41	N/A	N/A	3.49	N/A
Financial Institution Loans	0.00	0.33	96	0.00	0.31	95	0.00	0.35	96	0.00	0.39	95	0.00	0.41	95
Agricultural Loans	14.88	17.55	66	11.36	17.26	63	10.40	17.23	61	15.79	17.28	66	13.20	17.50	64
Commercial & Industrial Loans	231.59	68.42	97	241.10	73.58	97	191.14	108.87	84	238.49	77.83	97	179.73	80.30	92
Loans to Individuals	0.65	15.36	6	0.70	14.54	7	0.97	15.32	8	0.85	16.31	7	1.04	16.86	8
Credit Card Loans	0.00	0.10	82	0.00	0.12	80	0.00	0.14	79	0.00	0.21	76	0.00	0.23	75
Auto Loans	0.42	5.31	18	0.38	5.01	20	0.45	5.07	22	0.51	4.94	24	0.62	5.06	25
Municipal Loans	0.00	2.64	40	0.00	2.66	40	0.00	2.76	40	0.00	3.11	38	0.00	3.32	39
Non-Depository and Other	0.01	0.99	24	0.01	1.07	23	0.04	1.16	29	0.03	1.37	24	0.01	1.42	20
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	0.18	83	0.00	0.16	82	0.00	0.17	82	0.00	0.25	80	0.00	0.27	80
Leases to Individuals	N/A	0.49	N/A	N/A	0.56	N/A	N/A	0.51	N/A	N/A	0.07	N/A	N/A	0.04	N/A
All Other Leases	N/A	0.17	N/A	N/A	0.22	N/A	N/A	0.20	N/A	N/A	0.19	N/A	N/A	0.16	N/A
Supplemental:															
Loans to Finance Commercial Real Estate	9.09	0.34	95	8.68	0.32	95	9.83	0.41	95	0.00	0.49	76	0.00	0.55	75
Foreign Office Loans & Leases	0.00	0.02	99	0.00	0.01	99	0.00	0.03	99	0.00	0.09	99	0.00	0.17	99
Commercial Real Estate Loans as a % of Tier 1 Capital Plus Allowance:															
Non-owner OCC Commercial Real Estate	310.22	170.99	89	338.04	163.88	94	299.90	164.23	90	270.98	175.83	81	297.47	178.50	86
Memo: NOO CRE 3-Year Growth Rate	59.22	53.32	61	58.96	42.02	68	24.33	36.28	44	30.62	39.93	46	24.48	46.06	34
Total Commercial Real Estate	363.89	255.96	77	389.34	249.83	84	360.05	252.15	78	320.34	269.73	64	349.67	274.28	70
Commercial Real Estate Loans as a % of Total LN&LS:															
Construction & Development	21.15	8.20	95	18.48	7.64	93	20.03	6.68	97	17.63	7.37	94	19.65	7.39	96
Non-owner OCC Commercial Real Estate	47.17	29.17	87	50.65	28.71	91	51.18	26.40	94	45.17	28.69	85	50.90	28.63	91
Total Commercial Real Estate	55.33	43.85	71	58.34	44.05	76	61.44	40.79	88	53.40	44.26	68	59.83	44.13	80

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
% of Non-Current LN&LS by Loan Type	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Real Estate LNS-90+ Days P/D	0.00	0.01	71	0.00	0.02	71	0.00	0.03	66	0.00	0.04	61	0.00	0.03	60
-Nonaccrual	0.31	0.28	66	0.49	0.40	66	0.00	0.59	15	0.00	0.57	13	0.00	0.53	13
-Total	0.31	0.32	62	0.49	0.45	63	0.00	0.67	12	0.00	0.64	11	0.00	0.59	10
-30-89 DAYS P/D	0.00	0.28	16	0.00	0.25	19	0.00	0.37	15	0.00	0.48	9	0.00	0.47	11
Const & Land Dev-90+ Days P/D	0.00	0.06	96	0.00	0.02	96	0.00	0.06	95	0.00	0.00	93	0.00	0.00	94
-Nonaccrual	0.00	0.02	84	0.00	0.05	82	0.00	0.13	75	0.00	0.15	72	0.00	0.18	70
-Total	0.00	0.04	81	0.00	0.06	80	0.00	0.17	73	0.00	0.19	69	0.00	0.21	68
-30-89 DAYS P/D	0.00	0.12	74	0.00	0.07	78	0.00	0.16	69	0.00	0.19	66	0.00	0.19	65
1-4 Fam Cons & L Dev-90+ Days P/D	0.00	0.06	98	0.00	0.03	98	0.00	0.06	98	0.00	0.12	96	0.00	0.04	98
-Nonaccrual	0.00	0.17	95	0.00	0.00	94	0.00	0.01	92	0.00	0.02	91	0.00	0.02	92
-Total	0.00	0.00	94	0.00	0.00	93	0.00	0.03	90	0.00	0.05	89	0.00	0.03	90
-30-89 DAYS P/D	0.00	0.09	87	0.00	0.05	89	0.00	0.14	85	0.00	0.15	84	0.00	0.17	83
Other Const & Land Dev-90+ Days P/D	0.00	0.04	97	0.00	0.03	97	0.00	0.13	96	0.00	0.03	95	0.00	0.07	95
-Nonaccrual	0.00	0.02	87	0.00	0.04	84	0.00	0.13	79	0.00	0.14	76	0.00	0.17	74
-Total	0.00	0.03	85	0.00	0.05	83	0.00	0.16	77	0.00	0.17	74	0.00	0.20	72
-30-89 DAYS P/D	0.00	0.05	80	0.00	0.03	84	0.00	0.07	78	0.00	0.11	73	0.00	0.11	74
Secured by Farmland-90+ Day P/D	0.00	0.05	95	0.00	0.12	95	0.00	0.00	93	0.00	0.00	92	0.00	0.00	92
-Nonaccrual	3.35	0.17	94	15.80	0.32	98	0.00	0.54	67	0.00	0.48	67	0.00	0.39	69
-Total	3.35	0.20	94	15.80	0.36	98	0.00	0.61	65	0.00	0.55	64	0.00	0.48	65
-30-89 DAYS P/D	0.00	0.07	77	0.00	0.08	77	0.00	0.13	74	0.00	0.25	66	0.00	0.22	66
1-4 Family Mtg-90+ Days P/D	0.00	0.02	76	0.00	0.02	75	0.00	0.04	72	0.00	0.04	68	0.00	0.05	65
-Nonaccrual	0.00	0.26	32	0.00	0.34	31	0.00	0.46	27	0.00	0.51	22	0.00	0.51	22
-Total	0.00	0.31	28	0.00	0.41	26	0.00	0.55	22	0.00	0.60	18	0.00	0.60	18
-30-89 DAYS P/D	0.00	0.44	24	0.00	0.41	27	0.00	0.55	21	0.00	0.72	15	0.00	0.72	16
Home Equity Loans -90+ Days P/D	0.00	0.04	95	0.00	0.02	95	0.00	0.06	95	0.00	0.00	92	N/A	0.00	N/A
-Nonaccrual	0.00	0.06	80	0.00	0.09	77	0.00	0.14	72	0.00	0.14	69	N/A	0.16	N/A
-Total	0.00	0.09	76	0.00	0.12	74	0.00	0.17	69	0.00	0.18	64	N/A	0.20	N/A
-30-89 DAYS P/D	0.00	0.16	69	0.00	0.11	74	0.00	0.14	70	0.00	0.27	58	N/A	0.26	N/A
1-4 Family 1st Lien Lns-90+ Days P/D	0.00	0.02	78	0.00	0.02	77	0.00	0.04	74	0.00	0.04	71	0.00	0.05	69
-Nonaccrual	0.00	0.25	37	0.00	0.33	35	0.00	0.47	30	0.00	0.52	27	0.00	0.52	26
-Total	0.00	0.31	32	0.00	0.40	31	0.00	0.55	26	0.00	0.61	23	0.00	0.61	22
-30-89 DAYS P/D	0.00	0.44	29	0.00	0.41	31	0.00	0.57	26	0.00	0.75	19	0.00	0.75	20
1-4 Family Jr Lien Lns-90+ Days P/D	N/A	0.09	N/A	N/A	0.11	N/A	N/A	0.21	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.15	N/A	N/A	0.24	N/A	N/A	0.37	N/A	N/A	0.48	N/A	N/A	0.52	N/A
-Total	N/A	0.19	N/A	N/A	0.32	N/A	N/A	0.58	N/A	N/A	0.63	N/A	N/A	0.63	N/A
-30-89 DAYS P/D	N/A	0.16	N/A	N/A	0.16	N/A	N/A	0.27	N/A	N/A	0.48	N/A	N/A	0.52	N/A
Multifamily Loans-90+ Days P/D	0.00	0.03	99	0.00	0.06	99	0.00	0.01	99	0.00	0.03	99	0.00	0.03	99
-Nonaccrual	0.00	0.15	96	0.00	0.31	95	0.00	0.00	94	0.00	0.00	93	0.00	0.01	93
-Total	0.00	0.18	96	0.00	0.37	95	0.00	0.00	93	0.00	0.00	93	0.00	0.01	92
-30-89 DAYS P/D	0.00	0.11	96	0.00	0.26	96	0.00	0.00	94	0.00	0.01	92	0.00	0.00	93
Non-Farm Non-Res Mtg-90+ Days P/D	0.00	0.00	92	0.00	0.00	94	0.00	0.00	90	0.00	0.01	87	0.00	0.01	89
-Nonaccrual	0.00	0.23	56	0.00	0.37	48	0.00	0.54	39	0.00	0.50	37	0.00	0.45	37
-Total	0.00	0.26	53	0.00	0.40	46	0.00	0.59	37	0.00	0.56	34	0.00	0.49	34
-30-89 DAYS P/D	0.00	0.13	58	0.00	0.11	61	0.00	0.19	53	0.00	0.26	41	0.00	0.27	42
Own Occ Non-Farm Non-Res-90+ Days P/D	0.00	0.05	95	0.00	0.04	96	0.00	0.00	93	0.00	0.01	89	0.00	0.00	92
-Nonaccrual	0.00	0.23	66	0.00	0.40	58	0.00	0.57	49	0.00	0.60	46	0.00	0.53	46
-Total	0.00	0.26	63	0.00	0.43	56	0.00	0.63	47	0.00	0.65	42	0.00	0.57	43
-30-89 DAYS P/D	0.00	0.12	67	0.00	0.10	71	0.00	0.20	63	0.00	0.30	52	0.00	0.28	53
Other Non-Farm Non-Res-90+ Days P/D	0.00	0.04	96	0.00	0.03	97	0.00	0.05	96	0.00	0.05	95	0.00	0.04	95
-Nonaccrual	0.00	0.10	79	0.00	0.16	75	0.00	0.30	70	0.00	0.25	68	0.00	0.21	66
-Total	0.00	0.11	77	0.00	0.18	73	0.00	0.34	68	0.00	0.29	67	0.00	0.24	64
-30-89 DAYS P/D	0.00	0.06	81	0.00	0.05	81	0.00	0.09	76	0.00	0.12	70	0.00	0.12	70
RE Lns in Foreign Offices-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	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	16.92	N/A	N/A	0.00	N/A
-Total	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	16.92	N/A	N/A	0.00	N/A
-30-89 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
Supplemental:															
LNS Fin Comt RE-90+ Days P/D	0.00	0.09	98	0.00	0.00	99	0.00	0.00	99	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	0.00	0.43	96	0.00	0.03	98	0.00	0.35	97	N/A	0.31	N/A	N/A	0.03	N/A
-Total	0.00	0.52	96	0.00	0.03	98	0.00	0.35	97	N/A	0.31	N/A	N/A	0.03	N/A
-30-89 DAYS P/D	0.00	0.04	98	0.00	0.46	98	0.00	0.01	97	N/A	0.06	N/A	N/A	0.49	N/A
Non-Current LN&LS (\$200)															
90 Days and Over Past Due	0			165			0		0			0			
Total Nonaccrual LN&LS	938			1,313			0		0			0			
Total Non-Current LN&LS	938			1,478			0		0			0			
LN&LS 30-89 Days Past Due	0			875			0		141			25			
Gtyd LN&LS 90+ Days P/D	0			0			0		0			0			
Gtyd LN&LS on Nonaccrual	0			0			0		0			0			
Gtyd LN&LS 30-89 Days P/D	0			0			0		0			0			
Restructured LN&LS 90+ Days P/D	0			0			0		0			0			
Restructured LN&LS Nonaccrual	0			0			0		0			0			
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	0			0			0		0			0			
Current Total Restructured LN&LS	0			0			0		0			0			
Loans Secured 1-4 RE in Foreclosure	0			0			0		0			0			
Other Real Estate Owned	0			0			0		0			0			

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
% of Non-Current LN&LS by Loan Type	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Financial Institution 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	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	1.72	N/A
-Total	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	1.72	N/A
-30-89 DAYS P/D	N/A	1.37	N/A	N/A	0.00	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Coml & Indust LNS-90+ Days P/D	0.00	0.01	84	0.11	0.01	91	0.00	0.01	82	0.00	0.02	80	0.00	0.01	82
-Nonaccrual	0.00	0.26	51	0.00	0.32	46	0.00	0.31	40	0.00	0.52	36	0.00	0.49	35
-Total	0.00	0.32	46	0.11	0.37	53	0.00	0.37	36	0.00	0.58	30	0.00	0.55	32
-30-89 DAYS P/D	0.00	0.26	41	0.56	0.23	81	0.00	0.23	36	0.10	0.44	40	0.03	0.39	32
Agricultural LNS-90+ Days P/D	0.00	0.01	96	0.00	0.00	94	0.00	0.00	93	0.00	0.00	91	0.00	0.00	92
-Nonaccrual	0.00	0.03	85	0.00	0.08	81	0.00	0.18	77	0.00	0.14	77	0.00	0.10	79
-Total	0.00	0.04	84	0.00	0.10	79	0.00	0.21	75	0.00	0.18	75	0.00	0.13	77
-30-89 DAYS P/D	0.00	0.02	82	0.00	0.03	81	0.00	0.07	77	0.00	0.09	74	0.00	0.09	75
Loans to Individuals-90+ Days P/D	0.00	0.02	76	0.00	0.02	78	0.00	0.02	74	0.00	0.03	71	0.00	0.04	69
-Nonaccrual	0.00	0.09	61	0.00	0.09	62	0.00	0.13	56	0.00	0.14	54	0.00	0.14	53
-Total	0.00	0.14	52	0.00	0.14	52	0.00	0.19	46	0.00	0.22	44	0.00	0.22	42
-30-89 DAYS P/D	0.00	0.53	29	0.00	0.42	32	0.00	0.52	29	3.56	0.69	95	0.00	0.70	24
Credit Card Plans-90+ Days P/D	N/A	0.15	N/A	N/A	0.10	N/A	N/A	0.14	N/A	N/A	0.19	N/A	N/A	0.16	N/A
-Nonaccrual	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.21	N/A	N/A	0.14	N/A	N/A	0.19	N/A	N/A	0.25	N/A	N/A	0.25	N/A
-30-89 DAYS P/D	N/A	0.75	N/A	N/A	0.58	N/A	N/A	0.75	N/A	N/A	0.75	N/A	N/A	0.77	N/A
Auto Loans	0.00	0.00	88	0.00	0.00	89	0.00	0.01	86	0.00	0.01	85	0.00	0.01	84
-Nonaccrual	0.00	0.07	74	0.00	0.06	75	0.00	0.10	69	0.00	0.11	68	0.00	0.12	67
-Total	0.00	0.10	69	0.00	0.09	69	0.00	0.14	63	0.00	0.15	62	0.00	0.17	60
-30-89 DAYS P/D	0.00	0.52	47	0.00	0.37	51	0.00	0.46	48	5.88	0.61	97	0.00	0.67	41
Non-depository, Other and Muni-90+ Days P/E	0.00	0.41	95	0.00	0.30	95	0.00	0.00	94	0.00	0.00	94	0.00	0.00	94
-Nonaccrual	0.00	0.02	91	0.00	0.04	90	0.00	0.08	89	0.00	0.06	89	0.00	0.11	88
-Total	0.00	0.06	88	0.00	0.08	87	0.00	0.17	86	0.00	0.16	85	0.00	0.22	84
-30-89 DAYS P/D	0.00	0.32	76	0.00	0.28	74	0.00	0.39	74	0.00	0.61	70	0.00	0.69	68
Lease Financing-90+ Days P/D	N/A	0.07	N/A	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.16	N/A	N/A	0.09	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.07	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.01	N/A
-30-89 DAYS P/D	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.03	N/A
Leases to Individuals-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	0.00	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	0.00	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
-30-89 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
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	0.09	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.02	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	N/A	0.00	N/A	N/A	0.04	N/A	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.00	N/A
Total LN&LS-90+ Days Past Due	0.00	0.02	54	0.04	0.02	77	0.00	0.04	53	0.00	0.05	48	0.00	0.04	46
-Nonaccrual	0.19	0.29	53	0.30	0.41	53	0.00	0.56	8	0.00	0.58	8	0.00	0.55	7
-Total	0.19	0.34	48	0.34	0.46	52	0.00	0.63	7	0.00	0.66	6	0.00	0.62	6
-30-89 DAYS P/D	0.00	0.31	8	0.20	0.28	52	0.00	0.38	8	0.04	0.51	12	0.01	0.49	8
Other Pertinent Ratios:															
Non-Cur LN&LS to LN&LS Allowance	15.98	26.75	48	33.62	33.68	60	0.00	48.17	7	0.00	55.64	6	0.00	51.36	6
-Equity Capital	1.39	2.67	46	2.44	2.60	57	0.00	3.79	7	0.00	4.01	7	0.00	3.97	6
% Total P/D LN&LS-Incl Nonaccrual	0.19	0.73	25	0.55	0.84	45	0.00	1.13	2	0.04	1.29	5	0.01	1.23	3
Non Curr LNS+OREO to LNS+OREO	0.19	0.39	43	0.34	0.54	47	0.00	0.76	5	0.00	0.83	6	0.00	0.86	4
Non Curr LNS+OREO to T1 Cap + Allow	1.27	2.19	45	2.28	2.90	52	0.00	4.46	6	0.00	4.90	6	0.00	5.17	4
Rest+Nonac+RE Acq to Eqcap+ALLL	1.28	3.87	33	2.02	3.96	37	0.00	5.52	5	0.00	6.35	4	0.00	6.96	3
Non-Curr Restruct Debt/Gr LN&LS	0.00	0.03	62	0.00	0.05	58	0.00	0.07	53	0.00	0.07	51	0.00	0.09	48
Curr+Non-Curr Restruct/GR LN&LS	0.00	0.21	30	0.00	0.29	26	0.00	0.34	24	0.00	0.35	22	0.00	0.41	20
Current Restruct LN&LS	0.00	0.15	38	0.00	0.20	35	0.00	0.23	32	0.00	0.24	29	0.00	0.28	27
Loans Sec 1-4 Fam RE in Foreclosure as % Tota	0.00	0.02	77	0.00	0.02	77	0.00	0.04	73	0.00	0.06	65	0.00	0.06	66
Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D	N/A	0.05	N/A	0.00	0.08	92	N/A	0.07	N/A	N/A	0.22	N/A	N/A	0.02	N/A
Gtyd Nonaccrual LN&LS / Nonaccrual LN&LS	0.00	1.17	86	0.00	1.18	85	N/A	1.57	N/A	N/A	1.96	N/A	N/A	1.63	N/A
Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D	N/A	0.06	N/A	0.00	0.08	92	N/A	0.09	N/A	0.00	0.18	89	0.00	0.18	89

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Long Assets Insts w/Options															
Mortgage Loans & Pass Thrus	1.84	18.31	2	2.38	16.75	3	2.53	16.70	3	2.02	17.77	2	2.07	17.91	2
Loans & Securities Over 15 Years	0.00	4.90	6	0.00	4.74	6	0.00	4.15	5	0.00	3.76	6	0.00	3.49	6
Loans & Securities 5-15 Years	0.04	4.89	2	0.03	4.59	2	0.31	4.32	8	0.35	4.36	9	0.01	4.61	2
Other Loans and Securities	84.92	67.02	94	77.99	62.23	90	77.88	63.36	90	79.52	65.48	90	71.16	66.89	61
Loans & Securities Over 15 Years	0.00	4.54	5	0.00	4.94	6	0.00	4.47	6	0.00	3.44	8	0.00	3.16	7
Loans & Securities 5-15 Years	2.52	14.84	4	3.63	15.17	6	3.39	12.95	8	1.55	11.93	3	0.22	12.21	0
Total Loans & Securities Over 15 Years	0.00	10.62	2	0.00	10.92	2	0.00	9.60	2	0.00	8.08	2	0.00	7.50	2
CMO'S Total	0.00	1.80	27	0.00	1.75	30	0.00	1.58	31	0.00	1.99	31	0.00	1.84	32
Avg Life Over 3 Years	0.00	1.40	33	0.00	1.04	39	0.00	0.68	44	0.00	1.10	38	0.00	1.38	37
Structured Notes	0.00	0.18	69	0.00	0.09	75	0.00	0.00	90	0.00	0.02	85	0.00	0.05	80
Mortgage Servicing (FV)	0.00	0.03	73	0.00	0.03	73	0.00	0.03	72	0.00	0.03	70	0.00	0.04	70
Total	0.00	0.25	50	0.00	0.16	56	0.00	0.05	66	0.00	0.08	60	0.00	0.12	57
Overall Risk Indicators															
Available for Sale	3.82	20.32	11	0.90	20.52	7	1.19	16.07	9	1.24	15.03	8	1.30	15.67	7
Held to Maturity	0.00	1.62	60	0.00	0.44	67	0.00	0.36	68	0.00	0.44	66	0.00	0.60	64
Off Balance Sheet	32.23	14.85	94	35.68	14.19	96	40.94	13.99	97	41.37	15.06	97	27.18	14.97	90
Unrealized Appreciation/Depreciation	0.00	-0.36	97	0.00	0.00	82	0.00	0.01	77	0.00	0.00	77	0.00	0.00	91
Unrealized App/Dep % Tier 1 Cap	0.00	-3.59	97	0.00	0.02	82	0.00	0.07	77	0.00	0.04	77	0.00	-0.04	91
Contractual Mat/Reprice Data															
Loans/Securities Over 3 Year	15.96	53.79	2	11.70	51.98	1	10.12	45.18	1	8.61	44.85	1	6.49	45.91	1
Liabilities Over 3 Year	6.72	1.10	95	8.05	1.54	96	5.13	2.00	86	4.75	2.00	84	1.30	2.08	49
Net Over 3 Year Position	9.24	52.21	1	3.64	49.98	0	4.99	42.77	0	3.86	42.25	1	5.20	43.38	1
Loans/Securities Over 1 Year	23.37	68.87	1	15.39	64.94	0	15.46	63.89	0	12.26	62.10	0	9.15	62.58	1
Liabilities Over 1 Year	8.24	5.69	73	10.29	5.71	83	8.46	7.55	61	6.91	8.77	45	3.40	9.18	18
Net Over 1 Year Position	15.13	62.39	1	5.10	58.54	0	7.00	55.53	0	5.34	52.54	0	5.75	52.66	1
Non-Maturity Deposits	50.63	70.73	8	44.04	70.68	3	37.19	65.52	4	36.78	60.40	6	37.47	61.09	6
Non-Maturity Deps % Long Assets	317.17	137.64	96	376.44	143.30	97	367.64	155.20	97	427.11	143.89	97	576.96	142.31	98
Net Over 3 Year Position	-34.67	-16.74	15	-32.34	-18.39	20	-27.08	-20.06	34	-28.17	-15.24	24	-30.98	-14.89	20
As % Tier 1 Capital															
Structured Notes	0.00	1.75	69	0.00	0.90	75	0.00	0.04	90	0.00	0.18	85	0.00	0.48	80
Mortgage Servicing (FV)	0.00	0.35	73	0.00	0.36	73	0.00	0.33	72	0.00	0.33	70	0.00	0.35	70
Total	0.00	2.52	50	0.00	1.64	56	0.00	0.57	66	0.00	0.76	60	0.00	1.19	57

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Liquidity & Funding

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Deposits															
Individ, Partnerships, and Corp.	96.80	88.96	84	99.39	89.28	94	98.55	89.38	91	98.71	88.79	92	98.71	89.26	92
U.S. Govt, States & Political Sub in U.S.	3.20	9.79	21	0.61	9.40	7	1.45	8.96	13	1.29	9.38	11	1.29	9.05	12
Comml Banks & Other Dep Inst. in U.S.	0.00	0.50	46	0.00	0.54	46	0.00	0.81	43	0.00	0.97	40	0.00	0.84	42
Banks in Foreign Countries	0.00	0.02	99	0.00	0.02	98	0.00	0.03	98	0.00	0.11	98	0.00	0.12	98
Foreign Govts and Official Inst.	0.00	0.03	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	92	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93
Domestic Demand Deposits	54.98	28.14	96	47.98	26.79	92	40.27	22.83	88	40.69	16.91	95	38.70	16.51	94
Domestic Other Transaction Accts	0.47	13.24	12	0.41	12.89	10	0.61	10.73	11	0.82	8.68	11	0.88	8.73	10
Domestic Nontransaction Accts	44.55	56.33	22	51.61	58.11	40	59.12	64.55	45	58.49	72.88	22	60.43	73.26	26
Total Domestic Deposits	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
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	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/Funding Ratios															
Net Non Core Fund Dep \$250M	26.76	2.58	96	31.57	-7.91	99	38.39	-3.83	99	36.61	3.22	99	29.95	5.20	97
Core Deposits	52.40	81.32	1	46.05	82.03	0	40.09	79.11	0	40.35	76.84	0	42.81	77.07	1
Short Term Non Core Funding	27.64	6.54	98	31.87	4.48	99	38.73	5.53	99	40.14	6.93	99	42.41	7.36	99
S.T. Inv to S.T. Ncore Fund	49.07	227.59	35	55.25	505.15	13	43.59	375.25	10	43.98	193.02	24	57.55	158.19	40
S.T. Asset to S.T. Liabilities	166.45	173.44	59	155.70	249.06	38	128.41	202.40	36	138.66	159.15	51	127.01	153.33	50
Net S.T. Liabilities to Assets	-19.54	-4.95	13	-18.86	-11.75	28	-11.81	-9.24	41	-16.87	-5.26	19	-12.87	-4.41	24
Net Loans & Leases to Deposits	103.04	73.79	94	102.36	67.94	97	100.14	75.84	92	99.42	82.43	87	83.28	83.06	46
Net LN&LS to Core Deposits	156.64	80.01	98	171.32	72.55	99	195.35	82.44	99	196.71	91.22	99	165.76	91.78	98
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	41.20	N/A	N/A	33.56	N/A	N/A	37.71	N/A	N/A	44.39	N/A	N/A	44.57	N/A
Brokered Deposits to Deposits	0.00	1.56	58	0.00	0.92	63	0.00	1.26	59	0.00	1.73	52	0.00	2.15	49
Listing Service Dep to Deposits	0.00	0.29	75	0.00	0.35	74	0.00	0.59	71	0.00	0.69	68	0.00	0.64	69
List Service and Brkrd Dep to Deps	0.00	2.18	52	0.00	1.52	55	0.00	2.18	50	0.00	2.78	44	0.00	3.16	41
Sec Bor + sec FFP to Tot Bor + FFP	0.00	2.41	85	0.00	2.55	85	0.00	7.75	76	0.00	1.92	82	0.00	0.31	89
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.68	N/A	N/A	2.96	N/A	N/A	2.44	N/A	N/A	3.47	N/A	N/A	5.09	N/A
Total Deposits															
Individ, Partnerships, and Corp.	449,015			414,927			332,281			311,390			316,089		
U.S. Govt, States & Political Sub in U.S.	14,854			2,550			4,887			4,073			4,116		
Comml Banks & Other Dep Inst. in U.S.	0			0			0			0			0		
Banks in Foreign Countries	0			0			0			0			0		
Foreign Govts and Official Inst.	0			0			0			0			0		
Total Deposits	463,869			417,477			337,168			315,463			320,205		
Domestic Demand Deposits	255,037			200,301			135,784			128,374			123,906		
Domestic Other Transaction Accts	2,198			1,698			2,050			2,580			2,807		
Domestic Nontransaction Accts	206,634			215,478			199,334			184,509			193,492		
Total Domestic Deposits	463,869			417,477			337,168			315,463			320,205		
Deposits in Foreign Offices	N/A			N/A			N/A			N/A			N/A		
Total Deposits	463,869			417,477			337,168			315,463			320,205		
Other Liquidity/Funding Data															
Non Core Liabilities \$250M	208,900			231,186			203,183			185,689			171,692		
Short Term Non Core Funding	160,923			172,599			166,990			158,636			159,381		
Core Deposits	305,146			249,432			172,840			159,438			160,875		
Time Deps \$250M & Under Mat < 1 Yr	10,306			10,757			12,226			13,841			19,578		
Time Deps \$250M & Under Mat > 1 Yr	16			134			266			267			484		
Time Deps over \$250M Mat < 1 Yr	158,183			164,509			163,796			155,754			159,330		
Time Deps over \$250M Mat > 1 Yr	540			3,536			531			271			1		
Fed Home Loan Bor Mat < 1 Yr	2,740			8,090			3,194			2,882			51		
Fed Home Loan Bor Mat > 1 Yr	47,437			55,051			35,662			26,782			12,310		
Other Borrowing Mat < 1 Year	0			0			0			0			0		
Other Borrowing Mat > 1 Year	0			0			0			0			0		
Secured Other Borrowings	0			0			0			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	0			0			0			0			0		
Reciprocal Brokered Deposits	0			0			0			0			0		

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Liquidity & Inv Portfolio

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Percent of Total Assets	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Short Term Investments	13.56	6.73	83	17.61	12.81	70	16.89	12.15	73	17.66	7.95	89	24.41	6.53	95
Marketable Equity Sec (MES)	0.00	0.00	81	0.00	0.00	82	0.00	0.00	82	0.00	0.01	81	0.00	0.01	82
Net LN&LS & SBLC to Assets	83.03	64.28	90	79.75	59.18	92	79.63	64.80	88	80.92	69.68	82	72.52	70.21	51
Pledged Assets	10.78	29.68	14	12.56	26.44	22	10.20	27.72	15	8.74	30.18	11	4.58	30.94	4
Securities Mix															
% Total Securities															
US Treas & Govt Agencies	98.20	27.68	97	79.06	20.76	92	75.96	14.27	93	93.92	17.73	97	71.11	21.03	90
Municipal Securities	1.80	26.47	12	20.94	30.08	36	24.04	33.58	34	6.06	28.84	19	28.85	29.12	49
Pass-Through Mtg Backed Secs	0.00	17.82	12	0.00	20.04	12	0.00	20.82	11	0.02	20.31	13	0.04	18.61	13
CMO & REMIC Mtg Backed Secs	0.00	5.90	29	0.00	5.90	31	0.00	7.23	33	0.00	9.64	32	0.00	9.07	32
Commercial Mtg Back Secs	0.00	2.80	50	0.00	3.09	51	0.00	3.61	51	0.00	3.98	53	0.00	3.40	56
Asset Backed Securities	0.00	0.21	86	0.00	0.22	87	0.00	0.24	87	0.00	0.15	89	0.00	0.07	90
Structured Financial Products	0.00	0.21	83	0.00	0.14	97	0.00	0.17	97	0.00	0.13	97	0.00	0.08	97
Other Domestic Debt Secs	0.00	2.34	51	0.00	2.28	56	0.00	1.83	62	0.00	1.47	66	0.00	1.43	65
Foreign Debt Securities	0.00	0.00	93	0.00	0.00	94	0.00	0.00	94	0.00	0.24	95	0.00	0.00	93
Inv Mut Fnd & Oth Mktbl	0.00	0.01	81	0.00	0.02	82	0.00	0.02	82	0.00	0.04	81	0.00	0.05	82
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	-0.60	99	0.00	-0.06	97	0.00	0.00	95	0.00	0.00	95	0.00	-0.07	99
App (Dep) in AFS sec to AFS Sec	-2.17	-9.46	96	-0.31	0.24	35	0.69	2.47	10	-0.02	0.93	13	-0.71	-1.45	76
App (Dep) in HTM Sec to HTM Sec	N/A	-5.11	N/A	N/A	0.97	N/A	N/A	2.15	N/A	N/A	1.16	N/A	N/A	-0.45	N/A
App (Dep) in HTM Sec to Eqty Cap	0.00	-4.61	97	0.00	0.02	82	0.00	0.07	77	0.00	0.04	77	0.00	-0.04	91
Pledged Securities to Tot Sec	56.61	31.43	78	100.00	30.08	99	100.00	34.73	99	100.00	36.22	99	100.00	38.10	99
Pledged Loans to Total Loans	10.37	29.92	23	14.63	29.21	31	11.38	29.40	24	9.35	30.55	22	4.57	30.43	17
Loans Held for Sale to Total Loans	0.00	0.03	75	0.00	0.15	60	0.00	0.38	54	0.00	0.20	55	0.00	0.12	57
Short Term Investments		78,964			95,359			72,798			69,770			91,725	
Short Term Assets		285,015			285,486			230,134			239,151			227,302	
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		12,603			4,900			5,134			4,888			4,867	
Pledged Loans & Leases		50,177			63,141			38,856			29,664			12,361	
Loans Held for Sale		0			0			0			0			0	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Capital Ratios															
Percent of Bank Equity:															
Net Loans & Leases (x)	7.08	7.82	35	7.06	5.93	73	6.18	6.28	47	6.34	6.27	50	6.22	6.58	40
Subord Notes & Debentures	0.00	0.15	99	0.00	0.05	99	0.00	0.09	98	0.00	0.10	98	0.00	0.11	98
Com RE & Related Ventures	360.81	311.25	61	376.71	239.44	84	349.58	236.04	80	324.28	253.63	71	361.38	266.16	76
Percent of Average Bank Equity:															
Net Income	21.20	13.75	89	14.22	12.17	68	13.51	10.80	74	20.66	11.02	95	21.18	11.50	95
Dividends	9.79	5.02	80	5.99	4.36	68	6.08	4.04	70	6.77	4.63	69	7.36	4.52	72
Retained Earnings	11.42	8.17	77	8.23	7.25	62	7.43	6.21	64	13.89	5.90	95	13.82	6.38	94
Other Capital Ratios:															
Dividends to Net Operating Income	46.16	34.32	63	42.12	34.97	56	44.99	36.45	57	32.78	40.07	37	34.75	37.62	45
Bank Eq Cap + Min Int to Assets	11.59	8.49	88	11.18	10.03	75	12.68	10.45	85	12.52	11.21	76	11.40	10.74	68
Growth Rates:															
Total Equity Capital	11.45	-11.72	89	10.71	6.95	73	10.55	11.04	56	15.43	11.60	75	15.18	6.66	87
Equity Growth Less Asst Growth	3.94	-16.13	86	-14.92	-5.26	13	1.44	-7.96	84	10.27	4.82	78	7.80	1.12	86
Intang Assets % Bank Equity															
Mortgage Servicing Rights	0.00	0.37	74	0.00	0.31	73	0.00	0.29	72	0.00	0.27	70	0.00	0.28	70
Goodwill	0.38	1.74	64	0.42	1.45	64	0.47	1.61	63	0.52	1.94	60	0.60	1.97	61
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	0.38	2.92	49	0.42	2.42	48	0.47	2.55	47	0.52	2.93	44	0.60	3.05	44
Leverage Ratio	11.72	10.21	80	11.88	9.81	86	12.86	9.99	90	12.68	10.76	83	11.63	10.65	74
Standardized Capital Ratios															
Com Equity Tier 1 Cap Ratio	11.80	14.36	22	11.60	14.94	13	12.81	14.67	31	12.74	14.76	32	13.47	14.42	46
Tier 1 Capital Ratio	11.80	14.39	22	11.60	14.96	13	12.81	14.68	31	12.74	14.78	32	13.47	14.44	46
Total Capital Ratio	12.82	15.49	22	12.45	16.09	10	13.72	15.84	26	13.70	15.85	30	14.61	15.53	47
Adv App Cap Ratios															
Com Equity Tier 1 Cap Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	82.30	N/A	N/A	54.74	N/A
Tier 1 Capital Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	82.30	N/A	N/A	54.74	N/A
Total Capital Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	82.30	N/A	N/A	54.74	N/A
End of Period Capital (\$000)															
Perpetual Preferred		0			0			0			0			0	
+ Common Stock		200			200			200			200			200	
+ Surplus		27,536			27,503			26,404			25,134			25,116	
+ Retained Earnings		40,227			32,849			28,040			24,129			17,568	
+ Accum Other Comp Income		-493			-15			35			-1			-34	
+ Other Equity Capital Comp		0			0			0			0			0	
Total Bank Equity Capital		67,470			60,537			54,679			49,462			42,850	
Minority Interest Cons Subs		0			0			0			0			0	
Total Bank Capital & Min Int		67,470			60,537			54,679			49,462			42,850	
Subordinated Notes & Debentures		0			0			0			0			0	
Changes in Bank Equity (\$000)															
Balance at Beginning of Period		60,537			54,679			49,462			42,850			37,204	
+ Net Income		13,703			8,309			7,112			9,761			8,633	
+ Sales or Purchase of Capital		33			1,099			1,270			18			0	
+ Merger & Absorptions		0			0			0			0			0	
+ Restate due to Acctg Error&Chg		0			0			0			0			0	
+ Trans with Parent		0			0			0			0			0	
- Dividends		6,325			3,500			3,200			3,200			3,000	
+ Other Comprehensive Income		-478			-50			35			33			13	
Balance at End of Period		67,470			60,537			54,679			49,462			42,850	
Intangible Assets															
Mortgage Servicing Rights		0			0			0			0			0	
+ 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		257			257			257			257			257	
Total Intangibles		257			257			257			257			257	
Total Assets for Leverage Ratio:															
Average Total Consolidated Assets		577,715			507,639			423,198			388,271			366,758	
Less: Ded from CET1 Cap & add T1C		257			257			257			257			257	
Less: Other Deductions		0			0			0			0			0	
Total Assets for Leverage Ratio		577,458			507,382			422,941			388,014			366,501	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Capital Analysis (\$000)					
Common Equity Tier 1 Capital: (\$000)					
Common Stock Plus Related Surplus	27,736	27,703	26,604	25,334	25,316
Retained Earnings	40,227	32,849	28,040	24,129	17,568
Accum Other Comprehensive Inc (AOI)	-493	-15	35	-1	-34
Common Equity T1 Minority Interest	0	0	0	0	0
Common Equity T1 Cap Before Adj/Ded	67,470	60,537	54,679	49,462	42,850
Common Equity Tier 1 Capital: Adj/Ded					
Less: Goodwill	257	257	257	257	257
Less: Intangible Assets	0	0	0	0	0
Less: DTA (NOL & Tax Credit Only)	0	0	0	0	0
AOI-Related Adjustments-Opt Out	-493	-15	35	-1	-34
AOI-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	0	0
Subtotal before Threshold Limits	67,706	60,295	54,387	49,206	42,627
Less: Sig Inv, MSAs, DTA > 10% Limit	N/A	N/A	N/A	0	0
Less: Sig Inv, MSAs, DTA > 15% Limit	N/A	N/A	N/A	0	0
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	67,706	60,295	54,387	49,206	42,627
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	67,706	60,295	54,387	49,206	42,627
Tier 2 Capital:					
T2 Cap Instruments & Related Surplus	0	0	0	0	0
Non-qualifying Capital Instruments	0	0	0	0	0
Tot Cap Min Int Not Incl in T1 Cap	0	0	0	0	0
ALLL in Tier 2 Capital	5,871	4,396	3,896	3,696	3,621
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	0	0
Tier 2 Capital Before Deductions	5,871	4,396	3,896	3,696	3,621
Exited Adv App T2C Before Deductions	N/A	N/A	N/A	N/A	N/A
Less: Tier 2 Capital Deductions	0	0	0	0	0
Tier 2 Capital - Standardized Approaches	5,871	4,396	3,896	3,696	3,621
Tier 2 Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A
Total Capital - Standardized Approaches	73,577	64,691	58,283	52,902	46,248
Total Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Risk Weighted Assets					
On BS Assets and Securitization Exp					
2% Category	0	0	0	0	0
4% Category	0	0	0	0	0
20% Category	6,783	3,996	5,853	5,927	6,331
50% Category	6,510	6,695	6,401	4,368	3,888
100% Category	410,565	380,868	291,379	280,655	231,108
150% Category	101,471	74,534	65,579	44,262	49,056
250% Category	0	0	0	N/A	N/A
300% Category	0	0	0	0	0
400% Category	0	0	0	0	0
600% Category	0	0	0	0	0
1250% Category	0	0	0	0	0
Other Risk-Weighting App Categories	0	0	0	0	0
Tot RWA Securitization Exp SSFA Mthd	0	0	0	0	0
Total RWA Securitization Exp Gross-Up	0	0	0	0	0
On-Balance Sheet Risk Weighted Assets	525,329	466,093	369,212	335,212	290,383
Memo - 0% Category - \$	63,255	81,861	57,574	50,066	75,922
Off BS/Oth Items Subj to Risk Weighting					
2% Category	0	0	0	0	0
4% Category	0	0	0	0	0
10% Category	0	0	0	0	0
20% Category	0	0	0	0	0
50% Category	0	0	0	0	0
100% Category	48,432	53,693	55,484	51,000	26,101
150% Category	0	0	0	0	0
625% Category	0	0	0	0	0
937.5% Category	0	0	0	0	0
1250% Category	0	0	0	0	0
1250% Category Securitization Exp	0	0	0	0	0
Oth Risk-Weighting App Categories	0	0	0	0	0
Tot RWA Securitization Exp SSFA Mthd	0	0	0	0	0
Total RWA Securitization Exp Gross-Up	0	0	0	0	0
Tot Deriv, Off-BS and Oth - Risk Wght	48,432	53,693	55,484	51,000	26,101
Memo - 0% Category - \$	0	0	0	0	0
Standardized Market Risk Weighted Assets	0	0	0	0	0
Risk-Weighted Asset Before Ded	573,761	519,786	424,696	386,212	316,484
- Excess Allowable LN&LS Loss	0	0	0	0	0
- Allocated Transfer Risk Reserve	0	0	0	0	0
Total Risk Weighted Assets	573,761	519,786	424,696	386,212	316,484
Current Credit Exposure All Derivatives	0	0	0	0	0
Derivatives Notional Prin Amounts					
OTC Contracts Total	0	0	0	0	0
Interest Rate	0	0	0	0	0
All Other	0	0	0	0	0
Centrally Cleared Contracts Total	0	0	0	0	0
Interest Rate	0	0	0	0	0
All Other	0	0	0	0	0

FDIC Certificate # 11111
OCC Charter # 0
Public Report

FRB District/ID_RSSD 11 / 11111
County: ONE

ONE BANK
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ONE, TX

Capital Analysis-d

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
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	0	0	0	0	0
- Ineligible Intangibles	257	257	257	257	257
- Cumul Change F.V. Financial Liab	N/A	N/A	N/A	N/A	N/A
Net Tier 1	67,706	60,295	54,387	49,206	42,627
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	5,871	4,396	3,896	3,696	3,621
+ Unrl Gain Mktbl Eqty 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	5,871	4,396	3,896	3,696	3,621
Total RBC Before Deductions					
Tier 1 & Tier 2	73,577	64,691	58,283	52,902	46,248
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	73,577	64,691	58,283	52,902	46,248
Risk-Weighted Assets					
On-Balance Sheet					
Category Two - 20%	6,783	3,996	5,853	5,927	6,331
Category Three - 50%	6,510	6,695	6,401	4,368	3,888
Category Four - 100%	410,565	380,868	291,379	280,655	231,108
Total On-Balance Sheet	525,329	466,093	369,212	335,212	290,383
Memo: Category One - 0%	63,255	81,861	57,574	50,066	75,922
Off-Balance Sheet					
Category Two - 20%	0	0	0	0	0
Category Three - 50%	0	0	0	0	0
Category Four - 100%	48,432	53,693	55,484	51,000	26,101
Total Off-Balance Sheet	48,432	53,693	55,484	51,000	26,101
Memo: Category One - 0%	0	0	0	0	0
Adjustments to Risk-Wgt Assets					
Risk-Weighted Asset Before Ded	573,761	519,786	424,696	386,212	316,484
- Excess Allowable LN&LS Loss Al	0	0	0	0	0
- Allocated Transfer Risk Reserve	0	0	0	0	0
+ Mkt Risk Asset & Fin Sub Adj	N/A	N/A	N/A	N/A	N/A
Total Risk-Weighted Assets	573,761	519,786	424,696	386,212	316,484

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	5.82	4.20	96	3.46	3.39	56	3.42	3.73	30	4.54	4.40	61	4.75	4.43	73
- Interest Expense	0.87	0.63	74	0.55	0.26	94	0.74	0.43	87	1.02	0.83	70	0.97	0.72	76
Net Interest Income (TE)	4.94	3.55	96	2.91	3.12	35	2.68	3.28	13	3.52	3.57	46	3.78	3.70	58
+ Noninterest Income	0.02	0.54	1	0.05	0.66	1	0.05	0.78	2	0.03	0.73	2	0.03	0.69	1
- Noninterest Expense	1.15	2.50	1	1.06	2.49	1	0.89	2.60	0	1.22	2.84	1	1.26	2.85	1
Pre-Provision Net Revenue (TE)	3.81	1.62	98	1.90	1.33	83	1.85	1.52	71	2.33	1.53	89	2.56	1.60	92
- Provision: Loan & Lease Losses	0.80	0.09	97	0.12	0.07	72	0.00	0.19	21	0.08	0.13	46	0.00	0.12	27
- Provision: Credit Loss Oth 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
Pretax Operating Income (TE)	3.02	1.53	96	1.79	1.26	82	1.85	1.32	81	2.25	1.37	92	2.56	1.45	95
+ Realized Gains/Losses Sec	0.00	-0.09	96	0.00	0.00	83	0.00	0.01	75	0.00	0.00	72	0.00	0.00	89
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	88	0.00	0.00	89	0.00	0.00	85	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Net Operating Income (TE)	3.02	1.49	97	1.79	1.27	81	1.85	1.34	79	2.25	1.40	91	2.56	1.44	95
Net Operating Income	3.02	1.25	98	1.78	1.06	89	1.85	1.13	87	2.25	1.17	94	2.56	1.22	97
Net Inc Attrib Min Ints	0.00	0.00	99	0.00	-0.01	99	0.00	0.01	99	0.00	0.00	98	0.00	0.00	98
Net Income Adjusted Sub S	2.38	1.16	96	1.41	1.00	82	1.46	1.06	80	1.78	1.09	91	2.02	1.14	94
Net Income	3.02	1.25	98	1.78	1.06	89	1.85	1.13	87	2.25	1.16	94	2.56	1.22	97
Margin Analysis:															
Int Inc (TE) to Avg Earn Assets	5.91	4.37	95	3.53	3.58	48	3.50	3.95	23	4.62	4.67	47	4.89	4.68	65
Int Expense to Avg Earn Assets	0.89	0.65	73	0.57	0.27	93	0.75	0.46	86	1.04	0.87	67	0.99	0.76	75
Net Int Inc-TE to Avg Earn Assets	5.02	3.70	94	2.96	3.30	28	2.75	3.48	10	3.58	3.79	35	3.90	3.91	49
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.00	0.04	43	0.00	0.04	47	0.00	0.09	38	0.00	0.14	28	0.00	0.12	31
Earnings Coverage of Net Loss (X)	N/A	-0.92	N/A	N/A	-14.79	N/A	N/A	-15.82	N/A	N/A	7.27	N/A	N/A	3.89	N/A
LN&LS Allowance to Net Losses (X)	N/A	-3.72	N/A	N/A	-17.39	N/A	N/A	-12.46	N/A	N/A	3.86	N/A	N/A	2.18	N/A
Capitalization															
Cash Dividends to Net Income	104.98	40.84	85	83.92	49.82	74	163.85	44.75	91	146.52	44.86	90	128.04	43.65	87
Retain Earns to Avg Total Equity	-1.28	7.72	16	2.41	4.52	33	-9.12	5.33	7	-8.13	4.59	8	-6.09	5.44	10
Yield on or Cost of:															
Total Loan & Leases (TE)	6.54	5.28	93	4.24	4.99	10	4.42	5.04	15	5.26	5.45	38	5.79	5.40	75
Loans in Domestic Offices	6.54	5.27	93	4.24	4.98	11	4.42	5.03	15	5.26	5.44	38	5.79	5.39	76
Real Estate	6.33	5.08	93	4.37	4.75	27	4.57	5.03	22	5.39	5.34	56	5.80	5.26	83
Secured by 1-4 Fam Resi Prop	6.19	5.17	85	4.57	4.82	43	4.60	5.11	31	5.82	5.39	72	6.41	5.32	87
All Other Loans Sec Real Estate	6.34	5.08	91	4.36	4.75	26	4.57	5.02	23	5.38	5.36	54	5.78	5.28	80
Commercial & Industrial	6.45	6.02	68	3.75	6.24	7	3.82	5.07	27	4.66	5.87	9	5.21	5.90	23
Individual	7.48	6.58	72	7.06	6.23	70	7.36	6.43	72	7.13	6.79	61	7.05	6.61	63
Credit Card	N/A	8.98	N/A	N/A	8.33	N/A	N/A	8.69	N/A	N/A	8.66	N/A	N/A	8.05	N/A
Agricultural	7.44	5.42	86	4.24	4.51	28	4.37	4.62	26	5.26	5.30	27	N/A	5.22	N/A
Loans in Foreign Offices	N/A	5.45	N/A	N/A	2.86	N/A	N/A	3.32	N/A	N/A	5.17	N/A	N/A	4.71	N/A
Total Investment Securities (TE)	2.08	2.34	35	0.78	1.75	5	1.02	2.08	5	1.96	2.67	5	1.56	2.67	1
Total Investment Securities (Book)	2.06	2.20	43	0.65	1.61	3	0.86	1.90	4	1.96	2.48	6	1.56	2.48	1
US Treas & Agency (Excl MBS)	2.05	1.94	59	0.21	1.18	5	0.31	1.43	10	2.00	2.18	34	1.62	2.16	14
Mortgage Backed Securities	N/A	2.25	N/A	N/A	1.41	N/A	N/A	1.60	N/A	0.00	2.39	3	0.00	2.47	2
All Other Securities	2.98	2.46	78	2.33	2.14	65	2.58	2.39	65	1.35	2.75	2	1.42	2.74	2
Interest-Bearing Bank Balances	3.84	3.34	72	0.15	0.25	34	0.17	0.27	54	1.99	1.69	80	2.41	2.08	80
Federal Funds Sold & Resales	2.00	3.29	14	0.00	0.09	38	0.00	0.07	41	1.72	1.50	64	-3.39	2.02	0
Total Interest Bearing Deposits	1.69	0.85	90	0.48	0.35	73	1.19	0.59	94	1.84	1.10	90	1.69	0.93	92
Transaction accounts	2.16	0.53	96	0.93	0.18	98	17.25	0.23	99	6.38	0.51	99	0.00	0.49	1
Other Savings Deposits	1.21	0.70	80	0.52	0.20	95	0.57	0.27	89	0.67	0.64	58	0.84	0.59	75
Time Deposits	1.69	1.24	78	0.45	0.78	15	1.14	1.28	34	1.89	1.94	41	1.76	1.55	66
Foreign Office Deposits	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	-0.28	N/A	N/A	2.12	N/A
Federal Funds Purchased & Repos	N/A	2.03	N/A	N/A	0.17	N/A	N/A	0.25	N/A	N/A	0.92	N/A	N/A	1.30	N/A
Other Borrowed Money	N/A	2.86	N/A	N/A	1.34	N/A	N/A	1.37	N/A	N/A	1.92	N/A	N/A	2.34	N/A
Subord Notes & Debentures	N/A	0.00	N/A	N/A	7.00	N/A	N/A	5.27	N/A	N/A	6.81	N/A	N/A	6.67	N/A
Other Interest Expense	1.33	2.78	13	1.44	1.50	43	1.84	1.38	63	2.10	2.12	42	1.92	2.43	20
All Interest-Bearing Funds	1.63	0.93	87	0.61	0.38	83	1.29	0.62	95	1.88	1.14	89	1.70	0.99	91
Memo: Interest on Time Dep Over Ins Limit	1.70	1.39	67	0.75	0.80	50	0.99	1.33	28	1.67	2.05	23	1.61	1.70	40

FDIC Certificate # 11111
OCC Charter # 0
Public Report

FRB District/ID_RSSD 11 / 111111
County: ONE

ONE BANK
Securitization & Asset Sale Activities--Page 13

Securitization & Asset Sale-a

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Quarter
Securitization Activities	0.00	0.00	0.00	0.00	0.00	N/A
1-4 Family Residential Loans	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
Credit Card Receivables	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
Commercial & Industrial Loans	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
Retained Interest-Only Strips	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
Home Equity Lines	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
Auto Loans	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
All Other Loans and Leases	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
1-4 Family Residential Loans	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
Credit Card Receivables	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
Commercial & Industrial Loans	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
Unused Liquidity Commitments	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
Home Equity Lines	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
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A
Total Retained Credit Exposure	N/A	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	N/A
CR Exp Spons by Bank & Other	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
Activity % Total Assets						
Securitization Activities	0.00	0.00	0.00	0.00	0.00	
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	
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	2.21	2.99	3.19	2.51	2.88	
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	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
% 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	N/A	N/A	N/A	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	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 Day PD Secur Assets	N/A	N/A	N/A	N/A	N/A
90+ Days 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+ Days PD Secur Assets	N/A	N/A	N/A	N/A	N/A
Total Past Due Securitized Assets	N/A	N/A	N/A	N/A	N/A
Net Losses 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 Net Charge Off Secur Asset	N/A	N/A	N/A	N/A	N/A

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
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

	12/31/2022			9/30/2022			12/31/2021		
Total Fiduciary and Related Assets	'(\$000)'	%Total	%MGD	'(\$000)'	%Total	%MGD	'(\$000)'	%Total	%Change
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Fiduciary Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Custody and Safekeeping	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/AN/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Fiduciary and Related Accounts	(#)	%Total	%MGD	(#)	%Total	%MGD	(#)	%Total	%Change
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Number of Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Custody and Safekeeping	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/AN/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/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

BANK ONE

Net Income:Avg Assets (1)				Net Interest Income (TE):				Fiduciary Activities (inc) (3)				CHECKPOINTS:			
				Avg Assets (1)											
				3.66	3.30	75	'22								
				2.93	3.21	29	'21								
				2.82	3.36	13	'20								
BankPeerPctYr				3.86	3.62	69	'19	Deposit Service Charges (3)				Asset Growth Rate (1)			
				3.55	3.65	42	'18								
				Noninterest Income:											
				Avg Assets (1,3)											
				0.02	0.57	0	'22								
2.381.1897'22				0.05	0.70	1	'21	Net from Trading Fees & Comms (if available) (3)				Average Assets per employee-\$MM (3)			
				0.03	0.74	1	'20								
				0.03	0.71	1	'19								
				0.03	0.71	1	'18								
				Foreign Exchange Trading (if available) (3)											
1.791.2386'21				Other Non-Interest Income (3)				Average Personnel Exp per equiv Emp-\$M (3)							
				Personnel Expense: Avg Assets (3)											
				0.62	1.40	1	'22								
				0.69	1.42	2	'21								
				0.72	1.53	1	'20								
1.721.1486'20				0.83	1.64	2	'19	Tier 1 Leverage Capital (11)							
				0.74	1.62	1	'18								
				Non-interest expense: Avg Assets (1, 3)											
				1.04	2.40	1	'22								
				1.08	2.42	1	'21								
2.631.2297'19				1.08	2.60	1	'20	Equity Growth - Asset Growth (11)							
				1.24	2.80	1	'19								
				1.16	2.81	1	'18								
				Provision for loan & lease losses: Avg Assets (1,7)											
				0.26	0.07	92	'22								
2.411.2296'18				0.12	0.07	72	'21	Loan:Deposits (10)							
				0.05	0.21	12	'20								
				0.02	0.12	21	'19								
				0.01	0.11	19	'18								
				Realized G/L HTM Securities											
0.00-0.0186'22				0.10	0.26	4	'21	Premises, fixed assets: Avg Assets (6)							
				0.07	0.29	1	'20								
				0.08	0.32	0	'19								
				0.08	0.32	0	'18								
				Realized G/L AFS Securities											
0.000.0159'21				Occupancy Expense: Avg Assets (3)				Avg Assets per domestic office (3)							
				0.15	0.26	13	'22								
				0.28	0.72	1	'21								
				0.29	0.76	0	'20								
				0.34	0.83	1	'19								
0.000.0244'20				0.34	0.84	1	'18	Other operating expenses: Avg Assets (3)							
				0.00	0.01	51	'19								
				0.00	0.00	74	'18								
				Net Extraordinary Items: Avg Assets											
				Applicable Income Tax: Avg Assets											

7.51	3.96	70	'22
25.63	12.26	90	'21
9.10	19.34	13	'20
5.16	6.97	45	'19
7.38	5.62	66	'18

21.20	13.75	89	'22
14.22	12.17	68	'21
13.51	10.80	74	'20
20.66	11.02	95	'19
21.18	11.50	95	'18

11.72	10.21	80	'22
11.88	9.81	86	'21
12.86	9.99	90	'20
12.68	10.76	83	'19
11.63	10.65	74	'18

3.94	-16.13	86	'22
-14.92	-5.26	13	'21
1.44	-7.96	84	'20
10.27	4.82	78	'19
7.80	1.12	86	'18

103.04	73.79	94	'22
102.36	67.94	97	'21
100.14	75.84	92	'20
99.42	82.43	87	'19
83.28	83.06	46	'18

0.19	0.73	25	'22
0.55	0.84	45	'21
0.00	1.13	2	'20
0.04	1.29	5	'19
0.01	1.23	3	'18

28.39	61.63	0	'22
36.15	61.72	1	'21
37.95	62.70	1	'20
31.88	63.95	0	'19
32.37	63.60	1	'18

BANK ONE

Interest Income (TE):			
Avg Assets (1)			
4.28	3.68	82	'22
3.52	3.52	50	'21
3.71	3.94	34	'20
4.86	4.46	79	'19
4.50	4.27	68	'18

Interest Income (TE):			
Avg Earning Assets (1)			
4.34	3.86	77	'22
3.59	3.73	42	'21
3.75	4.17	22	'20
4.92	4.71	64	'19
4.62	4.51	58	'18

Total Loans & Leases			
(Yield On) (3)			
5.17	4.97	66	'22
4.20	5.09	6	'21
4.48	5.14	12	'20
5.64	5.45	66	'19
5.45	5.24	68	'18

Other Interest Income (3)			
---------------------------	--	--	--

Investment Securities (TE)			
(Yield On) (3)			
1.93	2.07	41	'22
0.89	1.82	6	'21
1.54	2.33	7	'20
1.77	2.71	1	'19
1.44	2.55	0	'18

Interest Bearing Bank			
Balances (Yield On) (3)			
1.56	1.32	69	'22
0.15	0.25	47	'21
0.44	0.53	52	'20
2.52	2.10	88	'19
2.00	1.81	76	'18

Federal Funds Sold			
(Yield On) (3)			
1.02	1.46	29	'22
0.00	0.07	29	'21
0.93	0.39	89	'20
2.17	1.92	56	'19
2.18	1.74	80	'18

US Treasury & agency			
Securities (3)			
1.88	1.64	68	'22
0.23	1.22	6	'21
1.17	1.80	17	'20
1.86	2.23	21	'19
1.52	1.97	17	'18

Mortgage backed securities			
(yield on) (3)			
N/A	1.91	N/A	'22
N/A	1.42	N/A	'21
0.00	1.94	1	'20
0.00	2.48	1	'19
0.00	2.36	1	'18

All other securities			
(yield on) (3)			
2.76	2.30	79	'22
2.58	2.21	75	'21
2.16	2.52	25	'20
1.23	2.77	1	'19
1.30	2.69	1	'18

Net Loans and Leases:			
Avg Assets (6)			
75.63	60.98	82	'22
80.10	60.95	93	'21
80.47	67.21	88	'20
75.64	69.60	66	'19
72.20	69.47	52	'18

Debt Securities:			
Avg Assets (6)			

Interest-Bearing Bank			
Balances: Avg Assets (6)			

Federal Funds Sold:			
Avg Assets (6)			

Trading Acct Securities:			
Avg Assets (6)			

Equity Securities:			
Avg Assets (6)			

Real Estate Loans			
(yield on) (3)			
5.14	4.81	73	'22
4.34	4.82	19	'21
4.70	5.13	20	'20
5.70	5.32	78	'19
5.49	5.11	78	'18

Commercial & Industrial			
Loans (yield on) (3)			
4.92	5.63	25	'22
3.68	6.27	7	'21
3.80	5.12	13	'20
5.14	5.93	17	'19
5.02	5.68	23	'18

Loans to Individuals			
(yield on) (3)			
8.03	6.32	82	'22
7.10	6.29	71	'21
6.89	6.54	61	'20
7.27	6.72	65	'19
6.88	6.47	63	'18

Agriculture Loans			
(yield on) (3)			
5.65	5.35	67	'22
4.25	5.02	21	'21
4.47	5.34	13	'20
5.54	5.90	32	'19
N/A	5.61	N/A	'18

Real Estate Loans:Avg			
Gross Lns & Leases (7A)			
62.47	77.63	14	'22
63.05	74.16	19	'21
61.38	72.85	18	'20
61.76	77.01	13	'19
66.48	76.91	20	'18

Commercial & Industrial:Avg			
Gross Lns & Leases (7A)			
35.60	12.19	97	'22
34.65	15.70	95	'21
35.87	16.78	94	'20
35.64	12.67	96	'19
30.95	12.85	95	'18

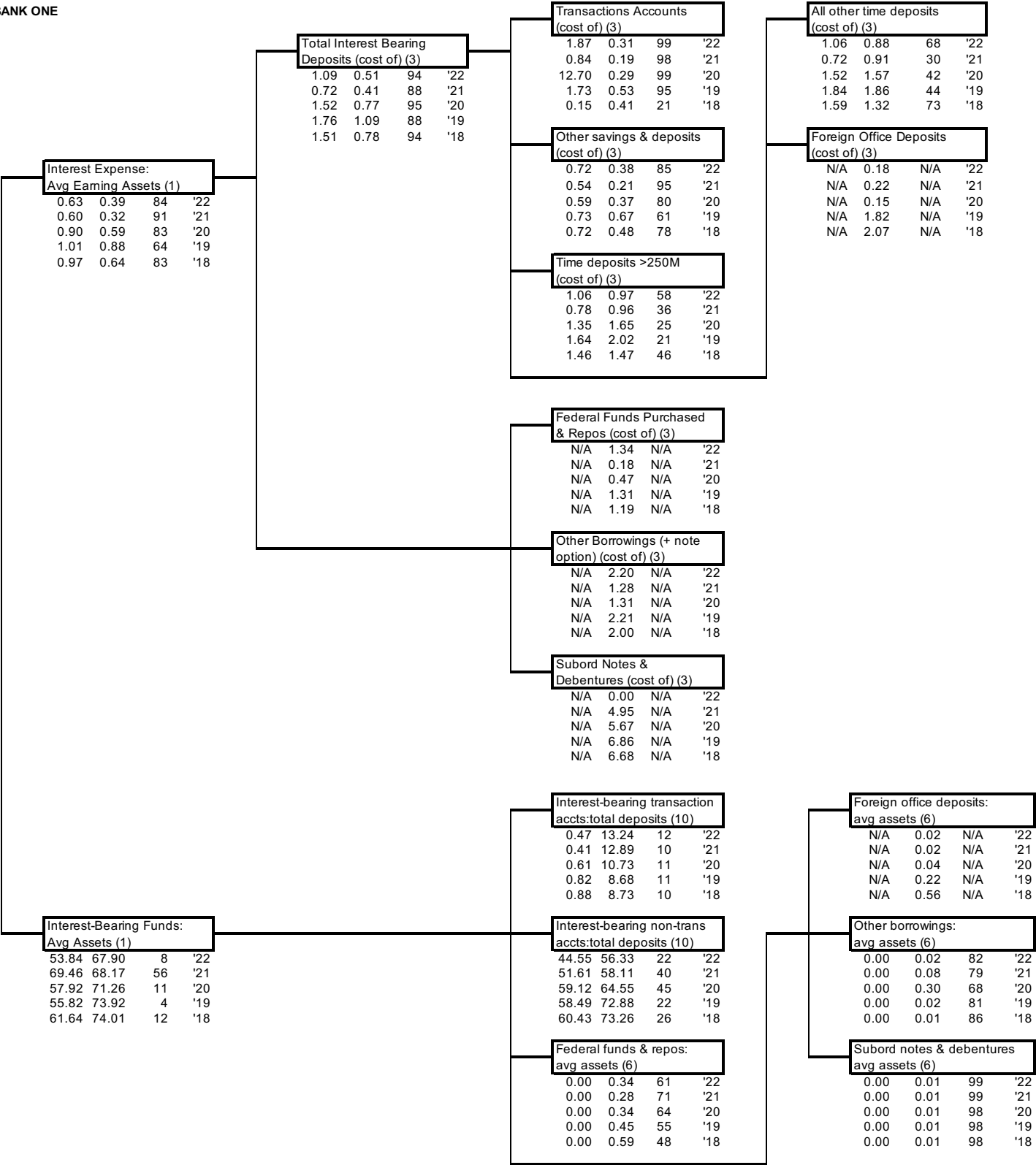
Loans to Individuals:Avg			
Gross Lns & Leases (7A)			
0.10	2.87	5	'22
0.13	2.74	7	'21
0.14	2.83	6	'20
0.16	2.90	7	'19
0.19	2.97	8	'18

Agriculture Loans:Avg			
Gross Lns & Leases (7A)			
1.82	3.20	60	'22
2.16	3.23	62	'21
2.60	3.30	64	'20
2.44	3.11	63	'19
2.38	3.07	64	'18

Average Earning Assets:			
Avg Assets (1)			
98.45	95.73	87	'22
97.96	94.90	89	'21
99.04	94.65	96	'20
98.79	94.67	96	'19
97.30	94.81	85	'18

Interest Expense:			
Avg Assets (1)			
0.62	0.38	85	'22
0.59	0.30	92	'21
0.89	0.56	86	'20
1.00	0.83	68	'19
0.95	0.61	85	'18

BANK ONE



BANK TWO

FDIC Certificate # 2222
OCC Charter # 2222
Public Report

FRB District/ID_RSSD 11 / 222222
County: TWO

TWO NATIONAL BANK
December 31, 2022 Uniform Bank Performance Report

TWO, TX

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Information

Introduction

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 is 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.

Financial Institution Address:

TWO NATIONAL BANK
222 SECOND STREET
TWO TX
22222

The Current Federal Regulator is: Office of Comptroller of the Currency

The bank was established on: 01/01/1906

The current peer group for this bank is: 5

Insured commercial banks having assets between \$300 million and \$1 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.

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Bank Holding Company Information:

FRB District / ID_RSSD 11 / 222222

TWO NATIONAL BANK

TWO, TX

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Earnings and Profitability	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Percent of Average Assets:															
Interest Income (TE)	2.73	3.68	4	2.26	3.52	2	2.81	3.92	7	3.34	4.55	5	3.07	4.32	5
- Interest Expense	0.04	0.38	1	0.02	0.30	0	0.03	0.60	1	0.05	0.88	1	0.03	0.66	1
Net Interest Income (TE)	2.68	3.30	11	2.25	3.21	4	2.78	3.31	18	3.29	3.66	25	3.05	3.65	14
+ Noninterest Income	0.47	0.57	45	0.16	0.70	6	0.21	0.51	27	0.37	0.51	45	0.27	0.48	31
- Noninterest Expense	1.30	2.40	3	1.46	2.42	4	1.63	2.61	5	1.66	2.85	5	1.59	2.76	5
Pre-Provision Net Revenue (TE)	1.85	1.49	76	0.95	1.53	13	1.37	1.34	54	2.01	1.44	81	1.73	1.46	68
- Provision: Loan & Lease Losses	0.02	0.07	39	-0.04	0.07	8	0.13	0.14	54	0.00	0.08	33	-0.01	0.07	9
- Provision: Credit Loss Oth Assets	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	1.83	1.42	80	0.99	1.45	18	1.24	1.18	54	2.01	1.34	85	1.74	1.37	73
+ Realized Gains/Losses Sec	-0.04	-0.01	10	0.00	0.01	66	0.00	0.02	68	-0.08	0.01	0	-0.16	0.00	1
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	94	0.00	0.00	87	0.00	0.00	93	0.00	0.00	85	0.00	0.00	94
Pretax Net Operating Income (TE)	1.79	1.41	79	0.99	1.47	17	1.24	1.23	53	1.93	1.35	83	1.58	1.37	68
Net Operating Income	1.42	1.18	73	0.79	1.23	16	0.99	1.06	46	1.53	1.18	76	1.25	1.20	57
Net Inc Attrib to Min Ints	0.00	0.00	99	0.00	0.00	98	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	1.42	1.09	81	0.79	1.14	18	0.99	0.96	53	1.53	1.08	82	1.25	1.09	67
Net Income	1.42	1.18	73	0.79	1.23	16	0.99	1.06	46	1.53	1.18	76	1.25	1.20	57
Margin Analysis:															
Avg Earning Assets to Avg Assets	94.84	95.73	34	88.00	94.90	3	89.68	94.82	11	90.85	95.50	8	89.16	95.56	5
Avg Int-Bearing Funds to Avg Assets	27.24	67.90	0	29.38	68.17	0	40.35	66.29	4	36.72	68.21	2	41.30	69.20	3
Int Inc (TE) to Avg Earn Assets	2.88	3.86	4	2.57	3.73	3	3.14	4.15	8	3.68	4.78	7	3.45	4.53	6
Int Expense to Avg Earn Assets	0.05	0.39	1	0.02	0.32	0	0.04	0.63	1	0.05	0.92	1	0.03	0.69	1
Net Int Inc-TE to Avg Earn Assets	2.83	3.45	12	2.55	3.39	7	3.10	3.50	24	3.62	3.85	35	3.42	3.83	24
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	-0.08	0.02	6	-0.07	0.03	8	0.43	0.05	94	0.08	0.05	74	-0.03	0.04	17
Earnings Coverage of Net Losses (X)	N/A	226.96	N/A	N/A	167.88	N/A	13.24	74.22	39	90.67	93.21	74	N/A	103.54	N/A
LN&LS Allowance to LN&LS Not HFS	1.95	1.31	90	2.07	1.42	88	2.35	1.37	94	2.01	1.27	89	2.33	1.30	95
LN&LS Allowance to Net Losses (X)	N/A	122.38	N/A	N/A	89.69	N/A	5.35	46.18	21	24.63	50.00	61	N/A	62.65	N/A
LN&LS Allowance to Nonaccrual LN&LS (X)	38.45	13.54	86	289.75	9.70	98	87.50	9.43	93	21.38	6.15	89	6.67	7.33	69
30-89 Days Past Due	0.13	0.31	40	0.22	0.28	55	0.17	0.37	51	0.89	0.50	75	0.30	0.45	50
Total LN&LS-90+ Days PD & Nonaccrual	0.05	0.34	26	0.01	0.46	12	0.03	0.45	34	0.09	0.49	36	0.35	0.56	55
Non-Curr Lns+OREO to Lns+OREO	0.05	0.39	22	0.01	0.54	10	0.03	0.57	27	0.09	0.76	26	0.35	0.85	42
Liquidity															
Net Non Core Fund Dep New \$250M	-7.44	2.58	19	-23.88	-7.91	17	-20.22	-9.55	26	-32.22	-1.94	8	-19.34	0.95	12
Net Loans & Leases to Assets	16.50	64.00	0	16.47	58.91	1	19.30	61.68	3	22.04	67.78	2	22.18	67.83	3
Net Loans & Leases to Deposits	18.07	73.79	0	18.20	67.94	1	22.05	73.84	3	24.52	81.24	2	24.25	81.21	3
Capitalization															
Leverage Ratio	11.65	10.21	79	8.75	9.81	28	10.16	10.80	50	9.74	11.74	23	9.47	11.55	19
Total Capital Ratio	32.59	15.49	97	26.94	16.09	95	28.82	18.15	91	24.73	18.41	83	23.48	18.06	80
Cash Dividends to Net Income	16.73	33.90	26	16.73	34.80	26	15.32	32.25	36	16.47	34.79	38	19.78	33.42	41
Non-Curr Lns+OREO to T1 Capital+Allowance	0.07	2.19	14	0.01	2.90	9	0.05	3.18	26	0.22	3.97	21	0.82	4.56	31
Growth Rates															
Total Assets	16.16	3.96	89	26.31	12.26	91	5.04	20.23	9	12.40	6.53	78	22.67	4.51	94
Tier 1 Capital	64.82	9.42	98	7.40	10.42	41	8.94	6.55	70	14.06	6.47	89	11.12	7.42	78
Net Loans & Leases	16.31	13.01	66	7.82	3.18	69	-8.00	12.09	8	11.67	5.54	78	12.60	6.21	79
Short Term Investments	-52.98	-38.88	40	43.56	25.50	66	-25.26	78.80	12	68.85	43.87	74	18.43	18.75	60
Short Term Non Core Funding	51.78	68.51	58	22.95	-2.92	76	18.14	18.45	59	-12.60	20.69	31	38.49	14.66	72
Average Total Assets	358,668			284,449			248,328			222,739			203,053		
Net Income	5,076			2,242			2,448			3,419			2,533		
Number of banks in Peer Group	1,293			1,309			268			266			287		

FDIC Certificate # 2222
OCC Charter # 2222
Public Report

FRB District/ID_RSSD 11 / 222222
County: TWO

TWO NATIONAL BANK
Income Statement \$--Page 2

TWO, TX

Income Statement \$

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Year
Interest and Fees on Loans	3,594	3,002	3,294	3,696	3,136	19.72
Income From Lease Financing	0	0	0	0	0	N/A
Tax-Exempt	0	0	0	0	31	N/A
Estimated Tax Benefit	0	0	0	0	8	N/A
Income on Loans & Leases (TE)	3,594	3,002	3,294	3,696	3,144	19.72
US Treas & Agency (Excl MBS)	987	485	713	1,157	1,185	103.51
Mortgage Backed Securities	1,524	557	608	366	136	173.61
Estimated Tax Benefit	430	367	366	303	291	17.23
All Other Securities	2,696	1,961	1,814	1,319	1,130	37.48
Tax-Exempt Securities Income	1,619	1,381	1,376	1,139	1,093	17.23
Investment Interest Income (TE)	5,637	3,370	3,501	3,145	2,742	67.28
Interest on Due From Banks	494	53	168	528	250	832.08
Int on Fed Funds Sold & Resales	37	1	10	56	91	3600.00
Trading Account Income	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Income	20	15	15	13	15	33.33
Total Interest Income (TE)	9,782	6,441	6,988	7,438	6,242	51.87
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	160	54	85	107	49	196.30
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	N/A	N/A	N/A	N/A	N/A	N/A
Int on Sub Notes & Debentures	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Expense	0	0	0	0	4	N/A
Total Interest Expense	160	54	85	107	53	196.30
Net Interest Income (TE)	9,622	6,387	6,903	7,331	6,189	50.65
Non-interest Income	1,682	460	532	831	554	265.65
Adjusted Operating Income (TE)	11,304	6,847	7,435	8,162	6,743	65.10
Non-Interest Expense	4,665	4,144	4,036	3,688	3,237	12.57
Pre-Provision Net Revenue (TE)	6,639	2,703	3,399	4,474	3,506	145.62
Provision: Loan & Lease Losses	66	-100	320	0	-30	166.00
Provision: Credit Losses Other Assets	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	6,573	2,803	3,079	4,474	3,536	134.50
Realized G/L Hld-to-Maturity Sec	0	0	0	0	0	N/A
Realized G/L Avail-for Sale Sec	-153	5	11	-168	-325	-3160.00
Unrealized G/L Equity Securities	0	0	0	0	0	N/A
Pretax Net Operating Inc (TE)	6,420	2,808	3,090	4,306	3,211	128.64
Applicable Income Taxes	914	199	276	584	379	359.30
Current Tax Equiv Adjustment	430	367	366	303	299	17.23
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	1,344	566	642	887	678	137.48
Net Operating Income	5,076	2,242	2,448	3,419	2,533	126.40
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	5,076	2,242	2,448	3,419	2,533	126.40
Cash Dividends Declared	849	375	375	563	501	126.40
Retained Earnings	4,227	1,867	2,073	2,856	2,032	126.41
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	14	9	10	9	5	55.56

FDIC Certificate # 2222
OCC Charter # 2222
Public Report

FRB District/ID_RSSD 11 / 222222
County: TWO

TWO NATIONAL BANK
QTR Income Statement --Page 2a

TWO, TX

QTR Income Statement \$

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change Prior Year QTR
Interest and Fees on Loans	1,083	800	785	925	842	35.38
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)	1,083	800	785	925	842	35.38
US Treas & Agency (Excl MBS)	343	120	135	216	363	185.83
Mortgage Backed Securities	696	154	146	137	43	351.95
Estimated Tax Benefit	124	89	95	76	72	38.39
All Other Securities	835	485	476	357	299	72.16
Tax-Exempt Securities Income	465	336	357	285	272	38.39
Investment Interest Income (TE)	1,998	848	852	786	777	135.48
Interest on Due From Banks	203	13	6	130	86	1461.54
Int on Fed Funds Sold & Resales	37	0	0	17	31	N/A
Trading Account Income	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Income	11	8	8	5	7	37.50
Total Interest Income (TE)	3,332	1,669	1,651	1,863	1,743	99.58
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	110	13	16	28	16	746.15
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	N/A	N/A	N/A	N/A	N/A	N/A
Int on Sub Notes & Debentures	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Expense	0	0	0	0	1	N/A
Total Interest Expense	110	13	16	28	17	746.15
Net Interest Income (TE)	3,222	1,656	1,635	1,835	1,726	94.50
Non-interest Income	781	132	117	229	263	491.67
Adjusted Operating Income (TE)	4,003	1,788	1,752	2,064	1,989	123.82
Non-Interest Expense	1,291	1,007	988	958	813	28.20
Pre-Provision Net Revenue (TE)	2,712	781	764	1,106	1,176	247.06
Provision: Loan & Lease Losses	66	0	0	0	0	N/A
Provision: Credit Losses Other Assets	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	2,646	781	764	1,106	1,176	238.61
Realized G/L Hld-to-Maturity Sec	0	0	0	0	0	N/A
Realized G/L Avail-for Sale Sec	-122	0	0	0	-20	N/A
Unrealized G/L Equity Securities	0	0	0	0	0	N/A
Pretax Net Operating Inc (TE)	2,524	781	764	1,106	1,156	222.99
Applicable Income Taxes	401	51	58	138	173	686.27
Current Tax Equiv Adjustment	124	89	95	76	72	38.39
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	525	140	153	214	245	273.87
Net Operating Income	1,999	641	611	892	911	211.86
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	1,999	641	611	892	911	211.86
Cash Dividends Declared	743	281	281	470	407	164.41
Retained Earnings	1,256	360	330	422	504	248.89
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	4	2	2	3	2	100.00

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
PERCENT OF AVERAGE ASSETS:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Personnel Expense	0.76	1.40	3	0.82	1.42	5	0.91	1.50	6	0.90	1.65	4	0.86	1.59	4
Occupancy Expense	0.26	0.26	55	0.30	0.26	68	0.38	0.27	82	0.38	0.29	74	0.34	0.28	67
Other Oper Exp (Incl Intangibles)	0.28	0.73	1	0.33	0.72	1	0.34	0.81	2	0.38	0.89	3	0.40	0.87	4
Total Overhead Expense	1.30	2.40	3	1.46	2.42	4	1.63	2.61	5	1.66	2.85	5	1.59	2.76	5
NON-INTEREST EXPENSES:															
Personnel Expense		2,724			2,346			2,260			2,011			1,738	
Occupancy Expense		948			865			935			839			681	
Goodwill Impairment		0			0			0			0			0	
Other Intangible Amortiz		0			0			0			0			0	
Other Oper Exp (incl Intangibles)		993			933			841			838			818	
Non-Interest Expense		4,665			4,144			4,036			3,688			3,237	
PERCENT OF AVERAGE ASSETS:															
Fiduciary Activities	0.00	0.01	76	0.00	0.01	77	0.00	0.00	88	0.00	0.00	88	0.00	0.00	87
Deposit Service Charges	0.03	0.11	12	0.04	0.11	14	0.04	0.08	31	0.05	0.11	27	0.05	0.10	31
Trading, Vent Cap, Securtz Inc	N/A	0.00	N/A	N/A	0.02	N/A	N/A	0.15	N/A	N/A	0.03	N/A	N/A	0.02	N/A
Inv Banking, Advisory Inc	0.00	0.01	69	0.00	0.01	69	0.00	0.00	89	0.00	0.00	89	0.00	0.00	88
Insurance Comm & Fees	0.00	0.00	58	0.00	0.00	57	0.00	0.00	83	0.00	0.00	83	0.00	0.00	82
Net Servicing Fees	0.00	0.02	59	0.00	0.02	58	0.00	0.01	76	0.00	0.01	71	0.00	0.01	70
Loan & Lease Net Gains/Loss	0.00	0.04	47	0.00	0.11	45	0.00	0.08	64	0.00	0.05	61	0.00	0.04	61
Other Net Gains/Loss	0.00	0.00	59	0.00	0.00	61	0.00	0.00	73	0.00	0.00	77	0.00	0.00	71
Other Non-Interest Income	0.44	0.25	87	0.13	0.28	19	0.17	0.18	57	0.33	0.19	79	0.22	0.18	69
Non Interest Income	0.47	0.57	45	0.16	0.70	6	0.21	0.51	27	0.37	0.51	45	0.27	0.48	31
NON-INTEREST INCOME:															
Fiduciary Activities		0			0			0			0			0	
Deposit Service Charges		117			102			100			106			103	
Trading, Vent Cap, Securtz Inc		N/A			N/A			N/A			N/A			N/A	
Inv Banking, Advisory Inc		0			0			0			0			0	
Insurance Comm & Fees		0			0			0			0			0	
Net Servicing Fees		0			0			0			0			0	
Loan & Lease Net Gains/Loss		0			0			0			0			0	
Other Net Gains/Loss		0			0			0			0			0	
Other Non-Interest Income		1,565			358			432			725			451	
Non Interest Income		1,682			460			532			831			554	
OTHER INCOME & EXPENSE RATIOS:															
Overhead Less Non-int Inc	0.83	1.80	3	1.30	1.69	18	1.41	1.99	17	1.28	2.22	8	1.32	2.19	7
Efficiency Ratio	41.27	61.63	5	60.52	61.72	46	54.29	66.36	15	45.19	66.36	7	48.01	65.34	9
Avg Persnl Exp Per Empl (\$000)	113.50	92.08	83	97.75	90.06	69	98.26	96.48	57	87.43	92.76	45	91.47	91.46	53
Assets Per Employee (\$Million)	16.13	6.90	97	13.88	6.83	96	11.47	7.00	92	10.92	6.04	94	11.76	6.10	95
Domestic Banking Offices (#)															
		2			2			2			2			2	
Foreign Branches (#)															
		0			0			0			0			0	
Assets Per Domestic Office		193,512			166,596			131,893			125,559			111,709	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
YIELD ON OR COST OF:															
Total Loan & Leases (TE)	6.38	4.97	96	5.80	5.09	85	6.17	5.31	88	6.68	5.66	90	6.67	5.41	93
Loans in Domestic Offices	6.38	4.96	96	5.80	5.08	85	6.17	5.30	88	6.68	5.64	90	6.65	5.40	92
Real Estate	6.41	4.81	97	5.73	4.82	91	6.25	5.32	89	7.13	5.55	93	6.77	5.33	93
Secured by 1-4 Fam Resi Prop	5.52	4.92	77	5.45	4.91	75	5.71	5.43	66	6.08	5.66	71	6.16	5.33	81
All Other Loans Sec Real Estate	6.57	4.81	97	5.78	4.81	91	6.34	5.32	88	7.31	5.55	94	6.85	5.35	92
Commercial & Industrial	6.39	5.63	78	5.39	6.27	33	5.54	5.32	57	5.97	6.18	49	6.40	5.79	74
Individual	10.13	6.32	94	10.38	6.29	94	11.28	6.45	92	11.48	6.60	93	11.36	6.43	94
Credit Card	N/A	8.81	N/A	N/A	8.23	N/A	N/A	9.20	N/A	N/A	8.20	N/A	N/A	10.22	N/A
Agricultural	6.51	5.35	87	6.14	5.02	84	6.41	5.33	89	7.04	5.96	90	6.62	5.52	91
Loans in Foreign Offices	N/A	5.23	N/A	N/A	3.37	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Investment Securities (TE)	2.20	2.07	63	1.95	1.82	60	2.33	2.25	55	2.55	2.58	49	2.40	2.45	49
Total Investment Securities (Book)	2.04	1.93	60	1.73	1.67	57	2.09	2.09	49	2.31	2.43	41	2.15	2.30	37
US Treas & Agency (Excl MBS)	1.83	1.64	65	2.03	1.22	88	2.25	1.71	69	2.48	2.20	70	2.66	1.84	86
Mortgage Backed Securities	2.02	1.91	63	1.14	1.42	29	1.57	1.92	20	1.96	2.40	16	1.74	2.27	11
All Other Securities	2.14	2.30	41	1.95	2.21	33	2.28	2.27	40	2.27	2.67	29	1.82	2.56	15
Interest-Bearing Bank Balances	1.85	1.32	85	0.23	0.25	65	1.07	0.75	73	2.62	2.16	88	1.85	1.88	45
Federal Funds Sold & Resales	3.81	1.46	93	0.07	0.07	45	0.31	0.40	43	1.68	2.08	10	1.55	1.78	17
Total Interest Bearing Deposits	0.16	0.51	7	0.06	0.41	1	0.08	0.87	0	0.13	1.23	0	0.06	0.89	0
Transaction accounts	0.11	0.31	23	0.01	0.19	0	0.01	0.21	0	0.01	0.38	0	0.01	0.29	2
Other Savings Deposits	0.19	0.38	25	0.04	0.21	3	0.08	0.41	3	0.18	0.77	8	0.02	0.57	0
Time Deposits	0.29	0.88	3	0.27	0.91	2	0.46	1.60	2	0.48	1.88	1	0.29	1.35	1
Foreign Office Deposits	N/A	0.18	N/A	N/A	0.22	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Federal Funds Purchased & Repos	N/A	1.34	N/A	N/A	0.18	N/A	N/A	0.52	N/A	N/A	1.42	N/A	0.00	1.31	31
Other Borrowed Money	N/A	2.20	N/A	N/A	1.28	N/A	N/A	1.40	N/A	N/A	2.36	N/A	N/A	1.85	N/A
Subord Notes & Debentures	N/A	0.00	N/A	N/A	4.95	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Interest Expense	N/A	2.17	N/A	N/A	1.43	N/A	N/A	1.15	N/A	N/A	2.13	N/A	11.27	1.95	99
All Interest-Bearing Funds	0.16	0.56	6	0.06	0.45	1	0.08	0.89	0	0.13	1.27	0	0.06	0.94	0
Memo: Interest on Time Dep Over Ins Limit	0.33	0.97	5	0.34	0.96	6	0.50	1.69	4	0.50	2.05	3	0.29	1.44	2
PERCENT OF AVERAGE ASSETS:															
Total Loan & Leases	15.71	61.15	0	18.20	61.62	1	21.51	65.52	3	24.85	69.37	3	23.22	68.58	3
Loans in Domestic Offices	15.71	60.96	0	18.20	61.43	1	21.51	65.17	3	24.85	68.87	3	23.22	67.98	3
Real Estate	10.26	46.61	1	11.35	44.70	2	12.83	46.02	5	13.74	53.10	4	12.90	52.13	3
Secured by 1-4 Fam Resi Prop	1.56	14.17	3	1.76	13.50	3	1.86	14.79	10	1.96	16.80	7	1.46	16.19	6
All Other Loans Sec Real Estate	8.70	31.25	3	9.59	29.98	4	10.97	29.60	10	11.78	34.39	8	11.44	34.15	8
Commercial & Industrial	3.14	7.29	17	3.52	9.61	9	4.76	11.88	18	6.05	8.77	34	5.56	8.92	31
Individual	0.79	1.56	40	1.01	1.49	49	1.11	1.39	53	1.32	1.46	61	1.59	1.34	68
Credit Card	0.00	0.01	80	0.00	0.01	79	0.00	0.00	88	0.00	0.00	87	0.00	0.00	88
Agricultural	0.36	1.90	48	1.13	2.29	57	1.52	6.73	11	2.35	6.64	16	1.77	7.25	15
Loans in Foreign Offices	N/A	0.69	N/A	N/A	0.82	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Investment Securities	71.29	24.56	99	60.90	19.40	99	60.43	12.79	97	55.34	13.33	96	56.27	15.09	96
US Treas & Agency (Excl MBS)	15.02	5.59	86	8.42	3.07	85	12.74	1.82	95	20.92	2.60	97	21.93	2.92	96
Mortgage Backed Securities	21.08	7.24	91	17.13	6.17	89	15.60	4.45	88	8.37	4.57	75	3.84	5.07	56
All Other Securities	35.19	8.23	96	35.35	7.28	97	32.09	4.83	98	26.05	4.35	97	30.49	5.13	97
Interest-Bearing Bank Balances	7.46	7.23	60	8.28	10.46	45	6.32	11.31	30	9.04	8.43	61	6.64	7.76	51
Federal Funds Sold & Resales	0.27	0.64	61	0.51	0.89	67	1.30	1.20	70	1.50	0.88	74	2.90	0.48	90
Total Interest Bearing Deposits	27.24	65.26	0	29.38	65.16	0	40.35	61.50	6	36.72	64.62	2	41.27	65.14	4
Transaction Accounts	14.49	15.64	46	15.97	14.20	57	25.75	10.34	93	21.31	10.04	86	24.87	10.30	91
Other Savings Deposits	8.11	31.52	1	8.14	30.84	1	9.05	25.18	5	9.10	25.50	4	9.16	26.13	3
Time Deposits	4.64	15.63	5	5.27	17.62	5	5.55	23.83	8	6.30	26.57	4	7.25	26.12	6
Foreign Office Deposits	N/A	0.02	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Federal Funds Purchased & Repos	0.00	0.32	41	0.00	0.27	52	0.00	0.13	57	0.00	0.16	46	0.01	0.19	57
Other Borrowed Money	0.00	1.36	24	0.00	1.64	28	0.00	3.21	31	0.00	2.22	32	0.02	2.57	35
Subord Notes & Debentures	0.00	0.01	99	0.00	0.01	99	0.00	0.00	99	0.00	0.00	99	0.00	0.02	98
Other Interest Expense Balances	0.00	1.37	24	0.00	1.65	28	0.00	3.21	31	0.00	2.22	32	0.02	2.59	35
All Interest-Bearing Funds	27.24	67.90	0	29.38	68.17	0	40.35	66.29	4	36.72	68.21	2	41.30	69.20	3
Time Deposits Over Ins Limit	1.17	3.72	13	0.93	4.14	8	0.81	5.21	8	0.81	5.68	6	0.84	5.15	9

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Quarter
Assets:						
Real Estate Loans	44,298	35,307	33,944	34,068	31,231	1.88
Commercial Loans	11,928	10,775	8,956	12,037	11,799	8.25
Individual Loans	2,768	2,844	3,002	2,697	3,153	-2.67
Agricultural Loans	2,886	4,689	5,401	7,626	4,513	188.31
Other Loans & Leases	3,233	2,433	831	42	36	-1.22
LN&LS Allowance	1,269	1,159	1,225	1,133	1,180	5.66
Unearned Income	0	0	0	0	0	N/A
Net Loans & Leases	63,844	54,889	50,909	55,337	49,552	5.67
U.S. Treasury & Agency Securities	128,266	75,195	52,445	58,510	72,583	5.36
Municipal Securities	105,221	94,808	89,090	66,724	62,555	1.88
Foreign Debt Securities	0	0	0	0	0	N/A
All Other Securities	44,148	36,429	19,747	6,916	0	7.48
HTM Securities Allowance	N/A	N/A	N/A	N/A	N/A	N/A
Interest-Bearing Bank Balances	18,169	51,113	33,907	42,370	17,804	-30.78
Federal Funds Sold & Resales	5,008	0	2,035	4,395	2,390	N/A
Trading Account Assets	0	0	0	0	0	N/A
Total Investments	300,812	257,545	197,224	178,915	155,332	2.90
Total Earning Assets	364,656	312,434	248,133	234,252	204,884	3.37
Nonint Cash & Due From Banks	8,663	10,799	5,695	6,916	10,555	0.98
Premises, Fix Assts, Cap Leases	5,477	5,590	5,764	5,545	3,793	-1.08
Other Real Estate Owned	0	0	0	0	0	N/A
Dir & Indir Inv RE Ventures	0	0	0	0	0	N/A
Inv in Unconsolidated Subs	0	0	0	0	0	N/A
Acceptances & Oth Assets	8,228	4,369	4,193	4,404	4,186	17.43
Total Assets	387,024	333,192	263,785	251,117	223,418	3.52
Average Assets During Quarter	383,477	309,876	248,377	237,909	214,512	5.33
Liabilities:						
Demand Deposits	220,478	181,988	122,151	137,395	114,188	3.68
All Now & ATS Accounts	90,039	78,101	71,063	51,510	57,843	1.55
Money Market Deposit Accounts	26,158	25,522	23,402	23,030	17,764	-2.17
Other savings Deposits	0	0	0	0	0	N/A
Time Deps At Or Below Insurance Limit	12,029	12,737	11,778	11,683	12,756	-1.83
Less: Fully Insured Brokered Deposits	0	0	0	0	0	N/A
Core Deposits	348,704	298,348	228,394	223,618	202,551	2.47
Fully Insured Brokered Deposits	0	0	0	0	0	N/A
Time Deps Above Insurance Limit	4,667	3,306	2,494	2,028	1,810	3.37
Deposits in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A
Total Deposits	353,371	301,654	230,887	225,645	204,361	2.48
Federal Funds Purch & Resale	0	0	0	0	0	N/A
Fed Home Loan Bor Mat < 1 Year	0	0	0	0	0	N/A
Fed Home Loan Bor Mat > 1 Year	0	0	0	0	0	N/A
Oth Borrowing Mat < 1 Year	0	0	0	0	0	N/A
Oth Borrowing Mat > 1 Year	0	0	0	0	0	N/A
Subordinated Notes & Debentures	0	0	0	0	0	N/A
Acceptances & Other Liabilities	417	1,220	1,856	724	185	-13.66
Total Liabilities (Incl Mortg)	353,788	302,874	232,743	226,369	204,546	2.45
Total Bank Capital & Min Int	33,236	30,318	31,042	24,748	18,872	16.34
Total Liabilities & Capital	387,024	333,192	263,785	251,117	223,418	3.52
Memoranda:						
Officers, Shareholder Loans (#)	0	0	0	0	0	
Officers, Shareholder Loans (\$)	38	46	178	12	0	322.22
Held-to-Maturity Securities	0	0	0	0	0	N/A
Available-for-Sale Securities	277,635	206,432	161,282	132,150	135,138	4.34
All Brokered Deposits	0	0	0	0	0	N/A
LN&LS in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A
Loans Held for Sale	0	0	0	0	0	N/A
Loans not Held for Sale	65,113	56,048	52,134	56,470	50,732	5.67

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018			Percent Change 1 Quarter
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	
Outstanding (% of Total Assets)	0.00	1.46	15	0.00	1.27	16	0.00	1.40	25	0.00	1.61	20	0.00	1.52	21	
Home Equity (1-4 Family)	0.00	0.06	81	0.00	0.07	79	0.00	0.02	89	0.00	0.03	89	0.00	0.02	89	
Credit Card	0.71	3.98	12	0.87	3.63	16	0.79	2.75	26	0.94	3.15	22	2.23	3.14	41	
Commercial RE Secured by RE	0.13	1.24	17	0.17	1.23	19	0.23	1.11	38	0.36	1.17	36	0.65	1.15	44	
1-4 Family Residential	0.58	2.33	18	0.70	2.03	24	0.56	1.46	37	0.58	1.78	30	1.58	1.79	53	
Comm'l RE, Oth Const & Land	0.00	0.00	91	0.00	0.00	91	0.00	0.03	95	0.00	0.00	93	0.00	0.00	92	
Commercial RE Not Secured by RE	1.50	5.98	9	1.05	5.76	6	1.99	4.48	23	2.68	4.95	29	3.47	4.83	38	
All Other	2.20	12.39	2	1.92	11.63	2	2.78	9.56	11	3.63	10.84	9	5.69	10.57	21	
Total LN&LS Commitments	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	
Securities Underwriting																
Standby Letters of Credit	0.00	0.20	14	0.00	0.20	14	0.00	0.14	33	0.03	0.17	37	0.00	0.18	26	
Amount Conveyed to Others	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	
Commercial Letters of Credit	0.03	0.00	91	0.09	0.00	93	0.00	0.00	91	0.00	0.00	89	0.00	0.00	89	
Assets Securitized or Sold w/Rec	0.00	0.37	78	0.00	0.46	78	0.00	0.48	85	0.00	0.60	84	0.00	0.35	86	
Amount of Recourse Exposure	N/A	0.02	N/A	N/A	0.03	N/A	N/A	0.02	N/A	N/A	0.04	N/A	N/A	0.04	N/A	
Credit Derivatives Bank as Guarantor	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	
Credit Derivatives Bank as Beneficiary	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 Oth Off-Balance Sheet Items	0.00	0.50	78	0.00	0.53	76	0.00	0.15	88	0.00	0.19	87	0.00	0.11	89	
Off-Balance Sheet Items	2.23	14.85	2	2.02	14.19	2	2.78	11.81	9	3.66	13.14	8	5.69	12.37	18	
Outstanding (\$000)																
Home Equity (1-4 Family)		0			0			0			0			0		N/A
Credit Card		0			0			0			0			0		N/A
Commercial RE Secured by RE		2,734			2,911			2,084			2,362			4,978		-29.92
1-4 Family Residential		502			562			608			909			1,442		-9.87
Commercial RE, Oth Const & Land		2,232			2,349			1,476			1,453			3,536		-33.25
Commercial RE Not Secured by RE		0			0			0			0			0		N/A
All Other		5,797			3,499			5,254			6,742			7,742		-7.29
Securities Underwriting		N/A			N/A			N/A			N/A			N/A		N/A
Memo: Unused Commit w/mat GT 1 YR		4,163			3,217			2,197			2,522			4,645		N/A
Standby Letters of Credit		0			0			0			81			0		N/A
Amount Conveyed to Others		N/A			N/A			N/A			N/A			N/A		N/A
Commercial Letters of Credit		100			307			0			0			0		-33.33
Assets Securitized or Sold w/recourse		0			0			0			0			0		N/A
Amount of Recourse Exposure		N/A			N/A			N/A			N/A			N/A		N/A
Credit Derivatives Bank as Guarantor		N/A			N/A			N/A			N/A			N/A		N/A
Credit Derivatives Bank as Beneficiary		N/A			N/A			N/A			N/A			N/A		N/A
All Oth Off-Balance Sheet Items		0			0			0			0			0		N/A
Off-Balance Sheet Items		8,631			6,717			7,338			9,185			12,720		-16.24

FDIC Certificate # 2222
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Public Report

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County: TWO

TWO NATIONAL BANK
Derivative Instruments--Page 5A

TWO, TX

Derivative Instruments

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Notional Amount (\$000)					
Derivative Contracts	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Derivatives Position					
Future and Forwards	N/A	N/A	N/A	N/A	N/A
Written Options	N/A	N/A	N/A	N/A	N/A
Exchange Traded	N/A	N/A	N/A	N/A	N/A
Over-the-Counter	N/A	N/A	N/A	N/A	N/A
Purchased Options	N/A	N/A	N/A	N/A	N/A
Exchange Traded	N/A	N/A	N/A	N/A	N/A
Over-the-Counter	N/A	N/A	N/A	N/A	N/A
Swaps	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Non-Traded	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Memo: Marked-to-Market	N/A	N/A	N/A	N/A	N/A
Derivative Contracts (RBC Def)	0	0	0	0	0
One Year or Less	0	0	0	0	0
Over 1 Year to 5 Years	0	0	0	0	0
Over 5 Years	0	0	0	0	0
Gross Negative Fair Value	N/A	N/A	N/A	N/A	N/A
Gross Positive Fair Value	N/A	N/A	N/A	N/A	N/A
Held-for-Trading	N/A	N/A	N/A	N/A	N/A
Non-Traded	N/A	N/A	N/A	N/A	N/A
Memo: Marked-to-Market	N/A	N/A	N/A	N/A	N/A
Current Credit Exposure All Derivatives	0	0	0	0	0
Credit Losses Off_BS Derivatives	N/A	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

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Percent of Notional Amounts	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Interest Rate Contracts	N/A	97.48	N/A	N/A	97.44	N/A	N/A	97.22	N/A	N/A	97.37	N/A	N/A	100.00	N/A
Other Derivative Contracts	N/A	2.52	N/A	N/A	2.56	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	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
Equity, Comm & Oth Contracts	N/A	1.27	N/A	N/A	0.98	N/A	N/A	12.50	N/A	N/A	10.00	N/A	N/A	0.00	N/A
Derivatives Position															
Futures and Forwards	N/A	23.83	N/A	N/A	23.08	N/A	N/A	36.71	N/A	N/A	43.05	N/A	N/A	28.56	N/A
Written Options	N/A	18.54	N/A	N/A	21.62	N/A	N/A	57.04	N/A	N/A	41.95	N/A	N/A	63.75	N/A
Exchange Traded	N/A	1.27	N/A	N/A	0.98	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	7.69	N/A
Over-the-Counter	N/A	18.26	N/A	N/A	21.39	N/A	N/A	57.04	N/A	N/A	41.95	N/A	N/A	56.06	N/A
Purchased Options	N/A	0.67	N/A	N/A	0.33	N/A	N/A	6.25	N/A	N/A	5.00	N/A	N/A	0.00	N/A
Exchange Traded	N/A	0.00	N/A	N/A	0.62	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Over-the-Counter	N/A	0.67	N/A	N/A	0.14	N/A	N/A	6.25	N/A	N/A	5.00	N/A	N/A	0.00	N/A
Swaps	N/A	10.98	N/A	N/A	10.22	N/A	N/A	0.00	N/A	N/A	10.00	N/A	N/A	7.69	N/A
Held-for-Trading	N/A	2.30	N/A	N/A	2.83	N/A	N/A	2.52	N/A	N/A	2.78	N/A	N/A	1.32	N/A
Interest Rate Contracts	N/A	2.50	N/A	N/A	2.92	N/A	N/A	2.52	N/A	N/A	2.78	N/A	N/A	1.32	N/A
Other Derivative Contracts	N/A	0.12	N/A	N/A	0.40	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	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
Equity, Comm & Oth Contracts	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
Non-Traded	N/A	20.14	N/A	N/A	20.12	N/A	N/A	17.41	N/A	N/A	1.56	N/A	N/A	11.00	N/A
Interest Rate Contracts	N/A	20.65	N/A	N/A	21.81	N/A	N/A	15.23	N/A	N/A	1.37	N/A	N/A	11.00	N/A
Other Derivative Contracts	N/A	2.40	N/A	N/A	2.15	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	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
Equity, Comm & Oth Contracts	N/A	1.27	N/A	N/A	0.98	N/A	N/A	12.50	N/A	N/A	10.00	N/A	N/A	0.00	N/A
Memo: Marked-to-Market	N/A	19.77	N/A	N/A	22.25	N/A	N/A	100.00	N/A	N/A	90.00	N/A	N/A	84.62	N/A
Derivative Contracts (RBC Def)	N/A	24.21	N/A	N/A	48.30	N/A	N/A	16.12	N/A	N/A	13.14	N/A	N/A	17.93	N/A
One Year or Less	N/A	10.27	N/A	N/A	10.84	N/A	N/A	16.21	N/A	N/A	12.61	N/A	N/A	18.46	N/A
Over 1 Year to 5 Years	N/A	6.10	N/A	N/A	3.75	N/A	N/A	0.00	N/A	N/A	1.34	N/A	N/A	0.00	N/A
Over 5 Years	N/A	10.49	N/A	N/A	12.47	N/A	N/A	0.00	N/A	N/A	0.04	N/A	N/A	0.04	N/A
Gross Negative Fair Value	N/A	0.66	N/A	N/A	0.43	N/A	N/A	0.00	N/A	N/A	0.17	N/A	N/A	0.17	N/A
Gross Positive Fair Value	N/A	2.17	N/A	N/A	0.76	N/A	N/A	0.78	N/A	N/A	0.40	N/A	N/A	0.25	N/A
By Tier 1 Capital:															
Gross Negative Fair Value (x)	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
Gross Positive Fair Value (x)	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
Held-for-Trading (x)	0.00	0.01	97	0.00	0.01	96	0.00	0.06	97	0.00	0.02	97	0.00	0.00	97
Non-Traded (x)	0.00	0.01	76	0.00	0.03	71	0.00	0.01	88	0.00	0.00	87	0.00	0.00	87
Non-Traded Marked-to-Mkt(x)	N/A	0.04	N/A	N/A	0.08	N/A	N/A	0.02	N/A	N/A	0.01	N/A	N/A	0.00	N/A
Current Credit Exposure (x)	0.00	0.00	93	0.00	0.00	92	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98
Credit Losses on Derivatives	N/A	0.03	N/A	N/A	0.05	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	0.00	0.00	93	0.00	0.00	92	0.00	0.01	98	0.00	0.00	98	0.00	0.00	98
Credit Losses on Derivatives/CR Allow	N/A	0.52	N/A	N/A	0.96	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

FDIC Certificate # 2222
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County: TWO

TWO NATIONAL BANK
Balance Sheet Percentage Composition--Page 6

TWO, TX

Balance Sheet %

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Percent of Average Assets	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Loans Held For Sale	0.00	0.05	54	0.00	0.15	51	0.00	0.07	74	0.00	0.05	74	0.00	0.07	72
Loans Not Held For Sale	16.71	61.43	0	18.59	61.16	1	21.50	64.49	3	24.55	68.59	3	23.04	68.01	3
Less: LN&LS Allowance	0.34	0.82	4	0.42	0.84	6	0.47	0.83	12	0.52	0.86	14	0.58	0.88	20
Net Loans & Leases	16.37	60.98	0	18.17	60.95	1	21.04	64.24	3	24.03	68.25	3	22.47	67.57	3
Interest-Bearing Bank Balances	9.23	7.34	66	12.26	10.45	62	11.69	11.75	57	11.01	8.64	68	7.09	8.14	51
Federal Funds Sold & Resales	0.28	0.59	63	0.81	0.79	72	1.14	1.21	69	1.56	0.82	77	3.01	0.44	92
Trading Account Assets	0.00	0.02	97	0.00	0.02	97	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Held-to-Maturity Securities	0.00	1.15	59	0.00	0.42	66	0.00	0.39	73	0.00	0.40	74	0.00	0.51	72
HTM Securities Allowance	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
Available-for-Sale Securities	68.13	20.91	99	62.85	18.53	99	59.62	11.84	97	56.03	11.98	97	61.07	13.31	97
Marketable Equity Sec at FV	0.00	0.00	81	0.00	0.00	80	0.00	0.00	88	0.00	0.01	83	0.00	0.00	96
Total Earning Assets	94.01	94.01	49	94.09	94.16	48	93.48	94.27	33	92.63	94.25	25	93.63	94.26	38
Nonint Cash & Due From Banks	2.69	1.49	90	2.50	1.56	84	2.65	1.84	79	3.46	1.71	91	2.90	1.71	87
Premises, Fix Assts & Cap Leases	1.55	1.40	60	2.00	1.41	76	2.29	1.23	80	2.14	1.30	76	1.67	1.26	67
Other Real Estate Owned	0.00	0.02	51	0.00	0.04	40	0.00	0.07	57	0.00	0.13	50	0.00	0.16	47
Dir & Indir Inv RE Ventures	0.00	0.01	97	0.00	0.01	97	0.00	0.00	98	0.00	0.00	98	0.00	0.00	99
Inv in Unconsolidated Subs	0.00	0.00	90	0.00	0.00	90	0.00	0.01	96	0.00	0.01	96	0.00	0.00	96
Acceptances & Other Assets	1.74	2.86	23	1.41	2.57	21	1.57	2.24	37	1.76	2.23	43	1.80	2.22	45
Total Non-Earning Assets	5.99	5.99	50	5.91	5.84	51	6.52	5.75	66	7.37	5.75	74	6.37	5.74	61
Total Assets	100.00	100.00	99	100.00	100.00	99	100.00	100.00	92	100.00	100.00	95	100.00	100.00	98
Standby Letters of Credit	0.00	0.20	12	0.00	0.20	12	0.01	0.15	32	0.01	0.19	25	0.18	0.19	59
Liabilities															
Demand Deposits	55.87	24.41	98	49.51	22.06	97	48.25	21.70	97	52.54	19.50	98	50.87	19.08	97
All NOW & ATS Accounts	23.88	11.65	86	25.68	10.60	92	25.38	8.74	93	21.78	8.76	90	24.42	9.34	93
Money Market Deposit Accounts	7.87	16.50	19	8.07	16.11	22	9.10	15.01	25	9.17	16.41	25	8.93	17.24	21
Other Savings Deposits	0.00	14.07	1	0.00	14.46	1	0.00	8.44	4	0.00	7.87	4	0.00	7.54	5
Time Deps At or Below Insurance Limit	3.46	11.77	6	4.34	13.15	8	4.69	18.08	9	5.45	20.40	7	6.33	20.49	10
Less: Fully Insured Brokered Deposits	0.00	0.77	59	0.00	0.66	62	0.00	1.08	64	0.00	1.71	56	0.00	1.85	51
Core Deposits	91.08	82.63	94	87.61	80.78	88	87.41	75.82	94	88.93	75.23	97	90.55	76.11	98
Fully Insured Brokered Deposits	0.00	0.77	59	0.00	0.66	62	0.00	1.08	64	0.00	1.71	56	0.00	1.85	51
Time Deps Above Insurance Limit	1.17	3.81	13	0.95	4.14	8	0.82	5.25	8	0.80	5.61	6	0.83	5.14	9
Deposits in Foreign Offices	N/A	0.02	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Deposits	92.25	88.00	89	88.56	86.45	65	88.23	83.47	79	89.73	84.02	92	91.38	84.37	97
Federal Funds Purch & Repos	0.00	0.34	61	0.00	0.28	71	0.00	0.09	76	0.00	0.15	70	0.00	0.20	69
Total Fed Home Loan Borrowings	0.00	1.39	31	0.00	1.37	38	0.00	2.19	41	0.00	2.29	41	0.04	2.59	37
Total Other Borrowings	0.00	0.02	82	0.00	0.08	79	0.00	0.58	75	0.00	0.00	91	0.00	0.06	95
Memo: Sht Ter N Core Funding	0.79	5.18	5	0.74	4.93	4	0.59	6.15	6	0.72	6.96	5	0.83	7.30	5
Subordinated Notes & Debentures	0.00	0.01	99	0.00	0.01	99	0.00	0.00	99	0.00	0.00	99	0.00	0.02	98
Acceptances & Other Liabilities	0.16	0.54	9	0.61	0.58	60	0.61	0.49	70	0.34	0.47	40	0.12	0.45	5
Total Liabilities (Incl Mortg)	92.41	91.16	74	89.17	89.82	32	88.84	88.42	45	90.07	88.04	76	91.53	88.70	92
Total Bank Capital & Min Int	7.59	8.84	25	10.83	10.18	67	11.16	11.58	54	9.93	11.96	23	8.47	11.30	7
Total Liabilities & Capital	100.00	100.00	99	100.00	100.00	94	100.00	100.00	93	100.00	100.00	92	100.00	100.00	94
Memo: All Brokered Deposits	0.00	1.01	55	0.00	0.90	58	0.00	1.43	59	0.00	2.18	50	0.00	2.25	47
Insured Brokered Deposits	0.00	0.77	59	0.00	0.66	62	0.00	1.08	64	0.00	1.71	56	0.00	1.85	51
Loans HFS as a % Loans	0.00	0.09	54	0.00	0.25	51	0.00	0.10	74	0.00	0.06	73	0.00	0.09	72

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Analysis Ratios	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Loss Provision to Average Assets	0.02	0.07	39	-0.04	0.07	8	0.13	0.14	54	0.00	0.08	33	-0.01	0.07	9
Recoveries to Prior Credit Loss	2033.33	103.92	97	11.94	73.27	23	71.68	73.04	67	335.00	90.11	86	13.81	72.04	39
Net Loss to Average Total LN&LS	-0.08	0.02	6	-0.07	0.03	8	0.43	0.05	94	0.08	0.05	74	-0.03	0.04	17
Gross Loss to Average Total LN&LS	0.03	0.05	53	0.01	0.06	23	0.58	0.07	95	0.20	0.08	81	0.04	0.08	56
Recoveries to Average Total LN&LS	0.11	0.03	88	0.07	0.04	78	0.15	0.03	92	0.12	0.03	86	0.07	0.04	77
LN&LS Allowance to LN&LS Not HFS	1.95	1.31	90	2.07	1.42	88	2.35	1.37	94	2.01	1.27	89	2.33	1.30	95
LN&LS Allowance to Total LN&LS	1.95	1.31	90	2.07	1.41	89	2.35	1.35	94	2.01	1.27	89	2.33	1.29	95
LN&LS Allowance to Net Losses (X)	N/A	122.38	N/A	N/A	89.69	N/A	5.35	46.18	21	24.63	50.00	61	N/A	62.65	N/A
LN&LS Allowance to Nonaccrual LN&LS (X)	38.45	13.54	86	289.75	9.70	98	87.50	9.43	93	21.38	6.15	89	6.67	7.33	69
Earnings Coverage of Net Losses (X)	N/A	226.96	N/A	N/A	167.88	N/A	13.24	74.22	39	90.67	93.21	74	N/A	103.54	N/A
Net Losses by Type of LN&LS															
Real Estate Loans	0.00	0.00	74	0.00	0.00	67	0.00	0.00	83	0.00	0.01	75	0.00	0.01	76
Construction & Land Development	0.00	-0.03	95	0.00	0.00	93	0.00	-0.04	98	0.00	-0.07	97	0.00	-0.10	97
1-4 Family Construction	0.00	-0.01	97	0.00	0.02	96	0.00	0.01	97	0.00	0.01	98	0.00	-0.07	97
Other Construction & Land	0.00	-0.03	96	0.00	-0.04	96	0.00	-0.06	99	0.00	-0.15	97	0.00	-0.20	98
Secured by Farmland	0.00	0.00	96	0.00	-0.01	95	0.00	0.01	98	0.00	-0.02	98	0.00	0.04	97
1-4 Family Residential Loans	0.00	-0.01	79	0.00	0.00	76	0.00	0.00	86	0.00	0.01	80	0.00	0.00	82
Home Equity Loans	N/A	-0.03	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	-0.01	N/A	N/A	-0.04	N/A
1-4 Family 1st Lien Loans	0.00	0.00	82	0.00	0.00	78	0.00	0.00	90	0.00	0.01	85	0.00	0.00	85
1-4 Family Jr Lien Loans	N/A	-0.25	N/A	N/A	-0.31	N/A	N/A	-0.26	N/A	N/A	-0.30	N/A	N/A	-0.27	N/A
Multifamily Loans	0.00	-0.01	99	0.00	0.06	98	0.00	-0.01	98	0.00	0.10	98	0.00	0.04	98
Non-Farm Non-Residential Mtg	0.00	0.00	88	0.00	0.00	83	0.00	0.00	93	0.00	0.00	89	0.00	0.00	89
Owner Occupied Nonfarm Nonresidential	0.00	0.00	91	0.00	0.00	88	0.00	0.00	94	0.00	0.00	92	0.00	0.00	91
Other Nonfarm Nonresidential	0.00	-0.02	95	0.00	0.00	92	0.00	-0.03	96	0.00	-0.06	96	0.00	-0.07	95
RE Loans in 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
Agricultural Loans	0.00	0.00	92	0.00	0.01	87	0.00	0.05	89	0.00	0.12	78	0.00	0.01	86
Commercial and Industrial Loans	-0.31	0.04	5	-0.33	0.04	5	1.98	0.09	96	0.23	0.12	76	-0.05	0.07	17
Loans to Individuals	-0.32	0.25	3	-0.03	0.17	15	-0.18	0.12	6	0.51	0.27	79	-0.22	0.20	6
Credit Card Plans	N/A	0.58	N/A	N/A	0.60	N/A	N/A	0.14	N/A	N/A	0.58	N/A	N/A	1.01	N/A
Auto Loans	-0.75	0.06	1	-0.07	0.03	13	0.00	0.08	78	0.41	0.08	87	-0.50	0.07	3
Non-Depository, Other & Muni Loans	0.00	0.46	73	0.00	0.26	75	0.00	0.22	86	0.00	0.09	86	0.00	0.07	85
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	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.07	N/A	N/A	0.21	N/A
Leases to Individuals	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 Leases	N/A	0.00	N/A	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A
Supplemental:															
Loans to Finance Comm'l Real Estate	N/A	-0.06	N/A	N/A	-0.06	N/A	N/A	8.82	N/A	N/A	9.97	N/A	N/A	-0.01	N/A
Change: Loan Allowance (\$000)															
Beginning Balance		1,159			1,225			1,134			1,180			1,197	
Gross Credit Losses		17			3			310			113			20	
Memo: Loans HFS Write-down		0			0			0			0			0	
Recoveries		61			37			81			67			33	
Net Credit Losses		-44			-34			229			46			-13	
Provision: Loan & Lease Losses		66			-100			320			0			-30	
Other Adjustments		0			0			0			0			0	
LN&LS Allowance		1,269			1,159			1,225			1,133			1,180	
Average Total Loans & Leases		56,356			51,783			53,421			55,346			47,151	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Loan Mix, % Average Gross LN&LS	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Real Estate Loans	68.12	77.63	22	65.15	74.16	23	64.46	73.00	27	60.78	78.88	12	58.32	78.31	11
Construction & Development	6.97	7.99	48	10.76	7.04	76	13.62	6.38	86	11.83	7.59	76	11.02	7.53	74
1-4 Family Construction	2.52	2.75	57	2.71	2.34	64	3.81	2.52	71	1.87	2.81	45	2.50	2.83	52
Other Const & Land Development	4.45	4.97	49	8.05	4.49	81	9.81	3.23	92	9.96	4.05	90	8.52	4.02	84
Secured by Farmland	13.15	6.64	76	10.99	6.37	72	7.88	3.62	75	8.08	3.49	77	5.25	3.38	73
1-4 Family Residential	9.13	24.00	12	9.35	22.87	14	8.46	23.73	14	7.93	25.12	12	6.33	24.80	10
Home Equity Loans	0.00	1.76	12	0.00	1.69	13	0.00	2.25	23	0.00	2.58	17	0.00	2.59	16
1-4 Family 1st Lien Loans	9.13	21.11	17	9.35	20.12	20	8.46	19.94	22	7.93	20.89	19	6.33	20.53	16
1-4 Family Jr Lien Loans	0.00	0.48	6	0.00	0.48	6	0.00	0.64	13	0.00	0.72	10	0.00	0.73	10
Multifamily	1.65	3.46	35	0.34	3.23	12	0.09	3.18	16	0.11	3.58	14	0.22	3.61	16
Non-Farm Non-Residential	37.21	30.24	68	33.70	29.62	62	34.41	29.72	61	32.83	32.40	52	35.51	33.08	58
Owner Occupied Non-Farm Non-Residential	17.66	14.11	67	17.01	14.00	64	18.53	14.69	68	17.70	16.25	58	19.28	16.63	63
Other Non-Farm Non-Residential	19.55	15.56	67	16.70	15.01	60	15.88	14.16	60	15.14	15.48	54	16.22	15.73	55
RE Loans in Foreign Offices	N/A	1.01	N/A	N/A	0.62	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	0.06	95	0.00	0.00	94	0.00	0.02	97	0.00	0.02	97	0.00	0.04	96
Agricultural Loans	3.76	3.20	69	9.15	3.23	81	10.88	1.97	88	12.08	1.84	90	9.31	2.00	88
Commercial & Industrial Loans	18.46	12.19	81	17.52	15.70	64	18.84	17.84	58	21.78	13.19	83	23.90	13.50	86
Loans to Individuals	4.73	2.87	77	5.49	2.74	82	5.19	2.46	81	5.31	2.41	83	6.74	2.46	87
Credit Card Loans	0.00	0.02	80	0.00	0.02	79	0.00	0.01	88	0.00	0.01	88	0.00	0.01	88
Auto Loans	2.24	0.99	81	2.61	0.94	85	2.88	0.90	87	3.12	0.74	89	3.76	0.73	91
Municipal Loans	0.00	0.48	37	0.00	0.50	37	0.00	0.14	68	0.00	0.17	68	1.68	0.22	91
Non-Depository and Other	4.93	0.18	97	2.69	0.19	96	0.63	0.19	85	0.05	0.14	66	0.05	0.17	64
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	0.04	81	0.00	0.03	81	0.00	0.02	89	0.00	0.02	89	0.00	0.02	89
Leases to Individuals	N/A	0.08	N/A	N/A	0.08	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	0.04	N/A	N/A	0.05	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	51.52	N/A
Supplemental:															
Loans to Finance Comm Real Est	0.00	0.07	77	0.00	0.07	77	0.00	0.04	83	0.00	0.05	80	0.00	0.04	81
Foreign Office Loans & Leases	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Memorandum (% of Avg Tot Loans):															
Loans & Lease Commitments	14.12	20.05	24	11.74	20.20	15	14.05	15.70	46	16.01	16.49	52	26.25	16.34	87
Officer, Shareholder Loans	0.06	1.12	17	0.08	1.14	16	0.34	1.31	33	0.02	1.56	17	0.00	1.58	16
Officer, Shareholder Loans to Assets	0.01	0.68	11	0.01	0.64	11	0.07	0.81	27	0.00	1.02	18	0.00	1.03	17
Other Real Estate Owned % Assets															
Construction & Land Development	0.00	0.00	83	0.00	0.01	75	0.00	0.02	79	0.00	0.05	75	0.00	0.06	72
Farmland	0.00	0.00	94	0.00	0.00	94	0.00	0.00	98	0.00	0.00	97	0.00	0.01	97
1-4 Family	0.00	0.00	73	0.00	0.00	63	0.00	0.01	76	0.00	0.01	70	0.00	0.02	69
Multifamily	0.00	0.00	99	0.00	0.00	97	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98
Non-Farm Non-Residential	0.00	0.00	76	0.00	0.01	67	0.00	0.01	83	0.00	0.03	77	0.00	0.05	70
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	0.00	0.00	99
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	0.02	51	0.00	0.04	40	0.00	0.07	57	0.00	0.13	50	0.00	0.16	47
Direct and Indirect Inv	0.00	0.01	97	0.00	0.01	97	0.00	0.00	98	0.00	0.00	98	0.00	0.00	99
Total	0.00	0.02	50	0.00	0.05	39	0.00	0.07	56	0.00	0.13	50	0.00	0.16	47
Asset Servicing % Assets															
Mortgage Servicing w/ Recourse	N/A	0.20	N/A	N/A	0.13	N/A	N/A	0.64	N/A	N/A	0.98	N/A	N/A	0.20	N/A
Mortgage Servicing w/o Recourse	N/A	4.39	N/A	N/A	4.63	N/A	N/A	2.31	N/A	N/A	0.82	N/A	N/A	0.67	N/A
Other Financial Assets	N/A	0.32	N/A	N/A	0.33	N/A	N/A	0.06	N/A	N/A	0.25	N/A	N/A	0.49	N/A
Total	0.00	5.38	64	0.00	5.86	63	0.00	2.34	78	0.00	3.08	75	0.00	3.16	75

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Loan & Leases as a % of Tier 1 Capital Plus Allo	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Real Estate Loans	96.39	453.82	1	124.88	433.77	2	128.23	406.09	6	140.16	439.99	6	145.27	438.61	5
Construction & Development	4.95	47.99	8	18.83	43.15	25	23.87	33.01	41	28.91	40.55	41	30.31	43.00	42
1-4 Family Construction	1.80	15.74	13	5.73	13.62	33	5.45	13.18	41	4.99	15.24	34	5.47	15.81	33
Other Const & Land Development	3.16	29.58	12	13.10	27.36	31	18.42	18.53	54	23.92	21.97	57	24.83	22.91	55
Secured by Farmland	17.63	36.74	49	24.52	35.49	55	15.51	17.28	67	19.08	17.75	68	16.93	16.90	65
1-4 Family Residential	13.06	141.38	2	15.76	128.75	3	18.36	127.72	10	17.55	137.84	8	14.55	136.54	6
Home Equity Loans	0.00	10.60	13	0.00	9.81	13	0.00	12.93	24	0.00	15.20	19	0.00	14.98	20
1-4 Family 1st Lien Loans	13.06	124.32	3	15.76	113.25	4	18.36	107.38	14	17.55	113.72	13	14.55	111.98	10
1-4 Family Jr Lien Loans	0.00	3.02	7	0.00	2.55	8	0.00	3.19	16	0.00	4.10	13	0.00	4.13	13
Multifamily	2.48	19.88	17	2.71	19.87	18	0.15	19.65	16	0.23	22.81	14	0.31	22.09	14
Non-Farm Non-Residential	58.27	175.65	10	63.07	175.96	11	70.34	170.65	22	74.40	185.52	20	83.18	189.17	22
Owner Occupied Non-Farm Non-Residentia	21.50	80.28	11	37.40	81.98	20	35.91	79.50	22	39.57	92.38	22	46.32	94.03	27
Other Non-Farm Non-Residential	36.77	92.00	21	25.66	90.82	15	34.43	82.27	31	34.83	89.93	27	36.85	91.51	28
RE Loans in Foreign Offices	N/A	5.50	N/A	N/A	3.00	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	0.33	96	0.00	0.31	95	0.00	0.17	97	0.00	0.12	97	0.00	0.23	97
Agricultural Loans	6.28	17.55	55	16.59	17.26	67	20.40	8.73	78	31.37	8.80	85	20.99	9.59	78
Commercial & Industrial Loans	25.95	68.42	15	38.11	73.58	24	33.83	106.26	18	49.52	71.67	38	54.88	74.32	42
Loans to Individuals	6.02	15.36	33	10.06	14.54	49	11.34	12.32	57	11.10	12.66	58	14.67	11.35	67
Credit Card Loans	0.00	0.10	82	0.00	0.12	80	0.00	0.03	88	0.00	0.03	89	0.00	0.02	89
Auto Loans	2.93	5.31	48	4.62	5.01	61	5.61	4.47	69	6.55	3.76	76	8.46	3.57	79
Municipal Loans	0.00	2.64	40	0.00	2.66	40	0.00	0.71	71	0.00	0.79	70	0.00	0.93	69
Non-Depository and Other	7.03	0.99	91	8.61	1.07	92	3.14	0.91	86	0.17	0.84	59	0.17	0.75	59
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	0.18	83	0.00	0.16	82	0.00	0.09	90	0.00	0.15	89	0.00	0.09	90
Leases to Individuals	N/A	0.49	N/A	N/A	0.56	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	0.17	N/A	N/A	0.22	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	90.55	N/A
Supplemental:															
Loans to Finance Commercial Real Estate	0.00	0.34	80	0.00	0.32	79	0.00	0.19	86	0.00	0.27	83	0.00	0.23	84
Foreign Office Loans & Leases	0.00	0.02	99	0.00	0.01	99	0.00	0.00	99	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	44.20	170.99	9	47.21	163.88	11	58.45	150.11	23	63.97	167.52	20	67.47	169.09	22
Memo: NOO CRE 3-Year Growth Rate	30.65	53.32	37	-7.99	42.02	10	49.70	28.98	76	38.19	36.27	59	27.56	37.41	48
Total Commercial Real Estate	65.70	255.96	6	84.61	249.83	10	94.36	240.86	17	103.53	265.15	17	113.79	267.67	20
Commercial Real Estate Loans as a % of Total LN&LS:															
Construction & Development	3.50	8.20	23	9.50	7.64	66	12.12	5.84	84	12.44	7.39	81	12.84	7.63	79
Non-owner OCC Commercial Real Estate	31.20	29.17	56	23.81	28.71	38	29.68	26.50	57	27.53	29.42	45	28.59	29.49	47
Total Commercial Real Estate	46.37	43.85	54	42.68	44.05	46	47.91	42.48	59	44.57	46.91	43	48.22	47.18	51

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
% of Non-Current LN&LS by Loan Type															
Real Estate LNS-90+ Days P/D	0.00	0.01	71	0.00	0.02	71	0.00	0.02	86	0.00	0.02	81	0.00	0.03	81
-Nonaccrual	0.00	0.28	22	0.00	0.40	20	0.00	0.39	46	0.00	0.37	42	0.00	0.46	42
-Total	0.00	0.32	18	0.00	0.45	16	0.00	0.45	43	0.00	0.43	38	0.00	0.54	38
-30-89 DAYS P/D	0.00	0.28	16	0.00	0.25	19	0.00	0.36	42	1.17	0.45	82	0.29	0.39	55
Const & Land Dev-90+ Days P/D	0.00	0.06	96	0.00	0.02	96	0.00	0.01	97	0.00	0.05	96	0.00	0.04	97
-Nonaccrual	0.00	0.02	84	0.00	0.05	82	0.00	0.03	91	0.00	0.08	88	0.00	0.09	85
-Total	0.00	0.04	81	0.00	0.06	80	0.00	0.04	89	0.00	0.12	86	0.00	0.12	85
-30-89 DAYS P/D	0.00	0.12	74	0.00	0.07	78	0.00	0.17	86	5.27	0.14	99	0.00	0.14	84
1-4 Fam Cons & L Dev-90+ Days P/D	0.00	0.06	98	0.00	0.03	98	0.00	0.01	98	0.00	0.05	98	0.00	0.06	98
-Nonaccrual	0.00	0.17	95	0.00	0.00	94	0.00	0.00	94	0.00	1.08	95	0.00	0.27	95
-Total	0.00	0.00	94	0.00	0.00	93	0.00	0.00	94	0.00	0.00	94	0.00	0.00	94
-30-89 DAYS P/D	0.00	0.09	87	0.00	0.05	89	0.00	0.07	90	4.95	0.10	97	0.00	0.05	92
Other Const & Land Dev-90+ Days P/D	0.00	0.04	97	0.00	0.03	97	0.00	0.01	97	0.00	0.02	97	0.00	0.00	98
-Nonaccrual	0.00	0.02	87	0.00	0.04	84	0.00	0.00	94	0.00	0.03	91	0.00	0.05	88
-Total	0.00	0.03	85	0.00	0.05	83	0.00	0.00	93	0.00	0.05	89	0.00	0.05	88
-30-89 DAYS P/D	0.00	0.05	80	0.00	0.03	84	0.00	0.01	92	5.33	0.06	98	0.00	0.06	89
Secured by Farmland-90+ Day P/D	0.00	0.05	95	0.00	0.12	95	0.00	0.74	95	0.00	0.01	97	0.00	0.12	95
-Nonaccrual	0.00	0.17	77	0.00	0.32	74	0.00	0.02	90	0.00	0.02	91	0.00	0.04	89
-Total	0.00	0.20	76	0.00	0.36	71	0.00	0.07	88	0.00	0.03	90	0.00	0.09	86
-30-89 DAYS P/D	0.00	0.07	77	0.00	0.08	77	0.00	0.06	89	0.58	0.08	90	0.00	0.08	87
1-4 Family Mtg-90+ Days P/D	0.00	0.02	76	0.00	0.02	75	0.00	0.02	89	0.00	0.03	83	0.00	0.04	85
-Nonaccrual	0.00	0.26	32	0.00	0.34	31	0.00	0.33	57	0.00	0.39	54	0.00	0.36	55
-Total	0.00	0.31	28	0.00	0.41	26	0.00	0.41	55	0.00	0.49	48	0.00	0.46	50
-30-89 DAYS P/D	0.00	0.44	24	0.00	0.41	27	0.00	0.40	51	0.00	0.53	45	0.00	0.55	43
Home Equity Loans -90+ Days P/D	N/A	0.04	N/A	N/A	0.02	N/A	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.02	N/A
-Nonaccrual	N/A	0.06	N/A	N/A	0.09	N/A	N/A	0.02	N/A	N/A	0.04	N/A	N/A	0.04	N/A
-Total	N/A	0.09	N/A	N/A	0.12	N/A	N/A	0.03	N/A	N/A	0.06	N/A	N/A	0.05	N/A
-30-89 DAYS P/D	N/A	0.16	N/A	N/A	0.11	N/A	N/A	0.12	N/A	N/A	0.15	N/A	N/A	0.11	N/A
1-4 Family 1st Lien Lns-90+ Days P/D	0.00	0.02	78	0.00	0.02	77	0.00	0.01	90	0.00	0.03	85	0.00	0.04	87
-Nonaccrual	0.00	0.25	37	0.00	0.33	35	0.00	0.28	63	0.00	0.35	62	0.00	0.32	61
-Total	0.00	0.31	32	0.00	0.40	31	0.00	0.37	60	0.00	0.46	57	0.00	0.43	57
-30-89 DAYS P/D	0.00	0.44	29	0.00	0.41	31	0.00	0.39	57	0.00	0.52	50	0.00	0.55	49
1-4 Family Jr Lien Lns-90+ Days P/D	N/A	0.09	N/A	N/A	0.11	N/A	N/A	0.07	N/A	N/A	0.15	N/A	N/A	0.12	N/A
-Nonaccrual	N/A	0.15	N/A	N/A	0.24	N/A	N/A	0.14	N/A	N/A	0.14	N/A	N/A	0.22	N/A
-Total	N/A	0.19	N/A	N/A	0.32	N/A	N/A	0.19	N/A	N/A	0.23	N/A	N/A	0.32	N/A
-30-89 DAYS P/D	N/A	0.16	N/A	N/A	0.16	N/A	N/A	0.11	N/A	N/A	0.12	N/A	N/A	0.26	N/A
Multifamily Loans-90+ Days P/D	0.00	0.03	99	0.00	0.06	99	0.00	0.03	99	0.00	0.00	99	0.00	0.07	98
-Nonaccrual	0.00	0.15	96	0.00	0.31	95	0.00	0.13	97	0.00	0.05	97	0.00	0.22	97
-Total	0.00	0.18	96	0.00	0.37	95	0.00	0.17	96	0.00	0.05	97	0.00	0.30	97
-30-89 DAYS P/D	0.00	0.11	96	0.00	0.26	96	0.00	0.33	97	0.00	0.51	96	0.00	0.08	97
Non-Farm Non-Res Mtg-90+ Days P/D	0.00	0.00	92	0.00	0.00	94	0.00	0.03	96	0.00	0.02	96	0.00	0.04	95
-Nonaccrual	0.00	0.23	56	0.00	0.37	48	0.00	0.30	72	0.00	0.28	70	0.00	0.40	68
-Total	0.00	0.26	53	0.00	0.40	46	0.00	0.34	70	0.00	0.30	68	0.00	0.45	67
-30-89 DAYS P/D	0.00	0.13	58	0.00	0.11	61	0.00	0.13	77	0.00	0.30	69	0.51	0.19	78
Own Occ Non-Farm Non-Res-90+ Days P/D	0.00	0.05	95	0.00	0.04	96	0.00	0.04	97	0.00	0.01	97	0.00	0.04	96
-Nonaccrual	0.00	0.23	66	0.00	0.40	58	0.00	0.28	80	0.00	0.25	77	0.00	0.38	75
-Total	0.00	0.26	63	0.00	0.43	56	0.00	0.32	78	0.00	0.27	76	0.00	0.43	73
-30-89 DAYS P/D	0.00	0.12	67	0.00	0.10	71	0.00	0.12	83	0.00	0.27	76	0.92	0.20	85
Other Non-Farm Non-Res-90+ Days P/D	0.00	0.04	96	0.00	0.03	97	0.00	0.01	97	0.00	0.02	98	0.00	0.05	98
-Nonaccrual	0.00	0.10	79	0.00	0.16	75	0.00	0.08	88	0.00	0.06	88	0.00	0.08	88
-Total	0.00	0.11	77	0.00	0.18	73	0.00	0.10	86	0.00	0.07	88	0.00	0.10	87
-30-89 DAYS P/D	0.00	0.06	81	0.00	0.05	81	0.00	0.02	91	0.00	0.19	84	0.00	0.06	88
RE Lns in Foreign Offices-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	0.00	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	0.00	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
-30-89 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
Supplemental:															
LNS Fin Comt RE-90+ Days P/D	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
-Nonaccrual	N/A	0.43	N/A	N/A	0.03	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.52	N/A	N/A	0.03	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	0.04	N/A	N/A	0.46	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.61	N/A
Non-Current LN&LS (\$200)															
90 Days and Over Past Due	0			0			0						0		
Total Nonaccrual LN&LS	33			4			14			53			177		
Total Non-Current LN&LS	33			4			14			53			177		
LN&LS 30-89 Days Past Due	84			126			87			504			154		
Gtyd LN&LS 90+ Days P/D	0			0			0			0			0		
Gtyd LN&LS on Nonaccrual	0			0			0			0			0		
Gtyd LN&LS 30-89 Days P/D	0			0			0			0			0		
Restructured LN&LS 90+ Days P/D	0			0			0			0			0		
Restructured LN&LS Nonaccrual	0			0			0			0			0		
Restructured LN&LS 30-89 Days P/D	0			0			0			0			0		
Current 1-4 Family Restructured LN&LS	0			0			0			0			0		
Current Other Restructured LN&LS	0			0			0			0			0		
Current Total Restructured LN&LS	0			0			0			0			0		
Loans Secured 1-4 RE in Foreclosure	0			0			0			0			0		
Other Real Estate Owned	0			0			0			0			0		

FDIC Certificate # 2222
OCC Charter # 2222
Public Report

FRB District/ID_RSSD 11 / 222222
County: TWO

TWO NATIONAL BANK
Analysis of Past Due, Nonaccrual & Restructured--Page 8A

TWO, TX

PD, Nonacc & Rest Loans-b

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
% of Non-Current LN&LS by Loan Type	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Financial Institution 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	0.00	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	0.00	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
-30-89 DAYS P/D	N/A	1.37	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	0.01	84	0.00	0.01	83	0.00	0.00	90	0.00	0.02	87	0.00	0.01	90
-Nonaccrual	0.18	0.26	68	0.00	0.32	46	0.02	0.21	66	0.13	0.37	65	0.80	0.37	78
-Total	0.18	0.32	63	0.00	0.37	41	0.02	0.27	62	0.13	0.45	61	0.80	0.43	76
-30-89 DAYS P/D	0.39	0.26	74	0.17	0.23	64	0.10	0.16	72	0.69	0.38	77	0.06	0.35	62
Agricultural LNS-90+ Days P/D	0.00	0.01	96	0.00	0.00	94	0.00	0.00	93	0.00	0.03	89	0.00	0.00	90
-Nonaccrual	0.00	0.03	85	0.00	0.08	81	0.00	0.12	81	0.00	0.30	78	0.00	0.09	80
-Total	0.00	0.04	84	0.00	0.10	79	0.00	0.16	77	0.00	0.50	71	0.00	0.12	75
-30-89 DAYS P/D	0.00	0.02	82	0.00	0.03	81	0.00	0.05	86	0.00	0.12	73	0.00	0.03	80
Loans to Individuals-90+ Days P/D	0.00	0.02	76	0.00	0.02	78	0.00	0.02	85	0.00	0.01	82	0.00	0.02	85
-Nonaccrual	0.40	0.09	86	0.14	0.09	75	0.40	0.08	87	1.37	0.05	95	2.63	0.08	98
-Total	0.40	0.14	81	0.14	0.14	68	0.40	0.14	82	1.37	0.11	94	2.63	0.13	97
-30-89 DAYS P/D	1.34	0.53	82	3.80	0.42	97	2.60	0.37	92	0.89	0.49	75	1.74	0.55	83
Credit Card Plans-90+ Days P/D	N/A	0.15	N/A	N/A	0.10	N/A	N/A	0.28	N/A	N/A	0.55	N/A	N/A	0.20	N/A
-Nonaccrual	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.06	N/A	N/A	0.01	N/A	N/A	0.00	N/A
-Total	N/A	0.21	N/A	N/A	0.14	N/A	N/A	0.49	N/A	N/A	0.58	N/A	N/A	0.35	N/A
-30-89 DAYS P/D	N/A	0.75	N/A	N/A	0.58	N/A	N/A	0.73	N/A	N/A	0.75	N/A	N/A	0.85	N/A
Auto Loans	0.00	0.00	88	0.00	0.00	89	0.00	0.01	90	0.00	0.00	93	0.00	0.01	90
-Nonaccrual	0.00	0.07	74	0.00	0.06	75	0.00	0.07	81	0.00	0.04	85	0.00	0.06	84
-Total	0.00	0.10	69	0.00	0.09	69	0.00	0.13	77	0.00	0.06	80	0.00	0.09	78
-30-89 DAYS P/D	1.48	0.52	82	3.29	0.37	95	0.00	0.35	64	0.69	0.43	75	1.43	0.54	80
Non-depository, Other and Muni-90+ Days P/E	0.00	0.41	95	0.00	0.30	95	0.00	0.39	97	0.00	0.38	96	0.00	3.34	95
-Nonaccrual	0.00	0.02	91	0.00	0.04	90	0.00	0.01	93	0.00	21.46	96	0.00	51.10	96
-Total	0.00	0.06	88	0.00	0.08	87	0.00	0.06	92	0.00	0.01	94	0.00	0.05	92
-30-89 DAYS P/D	0.00	0.32	76	0.00	0.28	74	0.00	0.21	87	0.00	0.26	84	0.00	0.40	85
Lease Financing-90+ Days P/D	N/A	0.07	N/A	N/A	0.01	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	0.07	N/A	N/A	0.00	N/A	N/A	0.08	N/A	N/A	0.01	N/A
-Total	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.08	N/A	N/A	0.01	N/A
-30-89 DAYS P/D	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.05	N/A	N/A	0.08	N/A	N/A	0.26	N/A
Leases to Individuals-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	0.00	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	0.00	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
-30-89 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
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	0.00	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.02	N/A	N/A	0.01	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	0.00	N/A	N/A	0.04	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total LN&LS-90+ Days Past Due	0.00	0.02	54	0.00	0.02	55	0.00	0.02	74	0.00	0.03	67	0.00	0.03	71
-Nonaccrual	0.05	0.29	31	0.01	0.41	15	0.03	0.37	39	0.09	0.42	41	0.35	0.48	59
-Total	0.05	0.34	26	0.01	0.46	12	0.03	0.45	34	0.09	0.49	36	0.35	0.56	55
-30-89 DAYS P/D	0.13	0.31	40	0.22	0.28	55	0.17	0.37	51	0.89	0.50	75	0.30	0.45	50
Other Pertinent Ratios:															
Non-Cur LN&LS to LN&LS Allowance	2.60	26.75	22	0.35	33.68	11	1.14	34.33	33	4.68	39.36	32	15.00	48.10	44
-Equity Capital	0.10	2.67	17	0.01	2.60	10	0.05	2.47	31	0.21	2.61	31	0.94	3.13	42
% Total P/D LN&LS-Incl Nonaccrual	0.18	0.73	24	0.23	0.84	25	0.19	0.93	32	0.99	1.10	56	0.65	1.08	45
Non Curr LNS+OREO to LNS+OREO	0.05	0.39	22	0.01	0.54	10	0.03	0.57	27	0.09	0.76	26	0.35	0.85	42
Non Curr LNS+OREO to T1 Cap + Allow	0.07	2.19	14	0.01	2.90	9	0.05	3.18	26	0.22	3.97	21	0.82	4.56	31
Rest+Nonacc+RE Acq to Eqcap+ALLL	0.10	3.87	11	0.01	3.96	7	0.04	4.14	26	0.20	5.26	19	0.88	6.13	26
Non-Curr Restruct Debt/Gr LN&LS	0.00	0.03	62	0.00	0.05	58	0.00	0.04	76	0.00	0.05	72	0.00	0.07	68
Curr+Non-Curr Restruct/GR LN&LS	0.00	0.21	30	0.00	0.29	26	0.00	0.27	51	0.00	0.36	46	0.00	0.39	41
Current Restruct LN&LS	0.00	0.15	38	0.00	0.20	35	0.00	0.18	62	0.00	0.25	54	0.00	0.27	50
Loans Sec 1-4 Fam RE in Foreclosure as % Tota	0.00	0.02	77	0.00	0.02	77	0.00	0.01	90	0.00	0.01	90	0.00	0.02	89
Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D	N/A	0.05	N/A	N/A	0.08	N/A	N/A	2.63	N/A	N/A	0.00	N/A	N/A	0.62	N/A
Gtyd Nonaccrual LN&LS / Nonaccrual LN&LS	0.00	1.17	86	0.00	1.18	85	0.00	0.05	93	0.00	0.98	89	0.00	1.68	87
Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D	0.00	0.06	92	0.00	0.08	92	0.00	2.43	96	0.00	2.81	95	0.00	0.04	93

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Long Assets Insts w/Options															
Mortgage Loans & Pass Thrus	8.61	18.31	17	3.54	16.75	6	4.26	16.27	14	4.49	17.37	12	5.88	17.41	15
Loans & Securities Over 15 Years	1.42	4.90	29	0.06	4.74	8	0.10	3.57	28	0.11	2.81	28	0.16	2.46	31
Loans & Securities 5-15 Years	3.47	4.89	43	0.84	4.59	15	2.53	3.64	50	2.90	3.59	55	4.55	3.95	61
Other Loans and Securities	65.30	67.02	41	59.88	62.23	40	62.85	59.14	55	63.51	62.57	50	77.23	64.55	84
Loans & Securities Over 15 Years	0.74	4.54	24	1.23	4.94	30	2.08	2.64	58	3.06	2.01	72	1.61	2.01	57
Loans & Securities 5-15 Years	22.41	14.84	80	20.78	15.17	76	27.82	10.99	94	23.15	10.17	92	22.80	10.80	89
Total Loans & Securities Over 15 Years	2.16	10.62	19	1.29	10.92	13	2.18	6.67	36	3.16	5.27	47	1.77	4.92	40
CMO'S Total	14.64	1.80	97	15.36	1.75	97	13.80	0.99	98	7.09	1.32	90	0.00	1.38	51
Avg Life Over 3 Years	10.95	1.40	96	10.11	1.04	97	11.94	0.34	98	5.98	0.67	94	0.00	0.95	56
Structured Notes	0.06	0.18	69	0.08	0.09	77	0.00	0.01	92	0.55	0.01	94	0.62	0.06	90
Mortgage Servicing (FV)	0.00	0.03	73	0.00	0.03	73	0.00	0.00	89	0.00	0.01	85	0.00	0.01	83
Total	0.06	0.25	55	0.08	0.16	62	0.00	0.03	82	0.55	0.06	91	0.62	0.12	87
Overall Risk Indicators															
Available for Sale	71.74	20.32	99	61.96	20.52	98	61.14	12.25	97	52.62	11.54	97	60.49	13.14	97
Held to Maturity	0.00	1.62	60	0.00	0.44	67	0.00	0.38	73	0.00	0.37	75	0.00	0.43	74
Off Balance Sheet	2.23	14.85	2	2.02	14.19	2	2.78	11.81	9	3.66	13.14	8	5.69	12.37	18
Unrealized Appreciation/Depreciation	0.00	-0.36	97	0.00	0.00	82	0.00	0.01	79	0.00	0.00	83	0.00	0.00	94
Unrealized App/Dep % Tier 1 Cap	0.00	-3.59	97	0.00	0.02	82	0.00	0.07	79	0.00	0.02	83	0.00	-0.02	94
Contractual Mat/Reprice Data															
Loans/Securities Over 3 Year	51.14	53.79	39	48.13	51.98	37	54.53	40.27	81	47.71	40.36	65	46.50	42.28	59
Liabilities Over 3 Year	0.00	1.10	4	0.00	1.54	4	0.00	2.06	14	0.00	2.07	13	0.00	2.11	13
Net Over 3 Year Position	51.14	52.21	43	48.13	49.98	43	54.53	37.52	86	47.71	37.73	70	46.50	39.48	65
Loans/Securities Over 1 Year	70.98	68.87	52	64.78	64.94	46	71.57	60.01	81	59.04	59.09	45	60.85	60.29	47
Liabilities Over 1 Year	0.71	5.69	5	0.72	5.71	5	0.67	9.18	6	0.64	9.78	5	0.28	10.26	5
Net Over 1 Year Position	70.27	62.39	72	64.06	58.54	62	70.90	49.66	90	58.40	48.35	74	60.57	48.89	73
Non-Maturity Deposits	86.99	70.73	94	85.72	70.68	94	82.12	61.71	94	84.40	56.85	98	84.95	57.30	97
Non-Maturity Deps % Long Assets	170.11	137.64	79	178.09	143.30	79	150.60	170.38	48	176.91	156.51	71	182.67	150.60	75
Net Over 3 Year Position	-35.85	-16.74	14	-37.59	-18.39	14	-27.59	-21.10	36	-36.69	-16.12	14	-38.45	-14.50	12
As % Tier 1 Capital															
Structured Notes	0.56	1.75	69	0.92	0.90	77	0.00	0.05	92	5.95	0.14	95	6.79	0.50	92
Mortgage Servicing (FV)	0.00	0.35	73	0.00	0.36	73	0.00	0.05	89	0.00	0.08	85	0.00	0.11	83
Total	0.56	2.52	55	0.92	1.64	63	0.00	0.28	82	5.95	0.48	93	6.79	1.03	89

FDIC Certificate # 2222
OCC Charter # 2222
Public Report

FRB District/ID_RSSD 11 / 222222
County: TWO

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TWO, TX

Liquidity & Funding

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Percent of Total Deposits															
Individ, Partnerships, and Corp.	91.85	88.96	61	91.66	89.28	59	87.04	90.04	33	87.25	89.60	35	83.57	89.67	24
U.S. Govt, States & Political Sub in U.S.	8.15	9.79	44	8.34	9.40	47	12.96	5.98	79	12.75	6.26	76	16.43	5.92	87
Comm Bank & Other Dep Inst. in U.S.	0.00	0.50	46	0.00	0.54	46	0.00	2.09	51	0.00	2.44	47	0.00	2.56	47
Banks in Foreign Countries	0.00	0.02	99	0.00	0.02	98	0.00	0.37	99	0.00	0.00	99	0.00	0.00	99
Foreign Govts and Official Inst.	0.00	0.03	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	92	100.00	100.00	93	100.00	100.00	95	100.00	100.00	95	100.00	100.00	93
Domestic Demand Deposits	62.39	28.14	98	60.33	26.79	98	52.91	27.55	94	60.89	23.61	97	55.88	23.10	97
Domestic Other Transaction Accts	25.48	13.24	83	25.89	12.89	85	30.78	10.68	94	22.83	10.39	85	28.30	10.49	92
Domestic Nontransaction Accts	12.13	56.33	0	13.78	58.11	0	16.32	59.69	1	16.28	64.12	0	15.82	64.58	1
Total Domestic Deposits	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
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	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/Funding Ratios															
Net Non Core Fund Dep \$250M	-7.44	2.58	19	-23.88	-7.91	17	-20.22	-9.55	26	-32.22	-1.94	8	-19.34	0.95	12
Core Deposits	90.10	81.32	89	89.54	82.03	93	86.58	77.10	90	89.05	75.21	98	90.66	75.80	99
Short Term Non Core Funding	0.90	6.54	8	0.69	4.48	6	0.71	5.50	8	0.63	6.87	7	0.81	7.31	7
S.T Inv to S.T. Ncore Fund	848.05	227.60	88	2737.29	505.15	94	2344.30	615.75	90	3705.63	340.12	96	1918.23	304.48	95
S.T. Asset to S.T. Liabilities	329.65	173.43	84	552.20	249.06	88	442.17	248.91	82	626.10	188.43	93	359.97	175.30	86
Net S.T. Liabilities to Assets	-8.17	-4.95	37	-18.38	-11.75	29	-16.20	-12.93	41	-24.85	-8.39	13	-16.00	-6.32	27
Net Loans & Leases to Deposits	18.07	73.79	0	18.20	67.94	1	22.05	73.84	3	24.52	81.24	2	24.25	81.21	3
Net LN&LS to Core Deposits	18.31	80.00	0	18.40	72.55	0	22.29	82.13	2	24.75	91.96	2	24.46	91.99	2
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	41.20	N/A	N/A	33.56	N/A	N/A	38.27	N/A	N/A	39.82	N/A	N/A	40.30	N/A
Brokered Deposits to Deposits	0.00	1.56	58	0.00	0.92	63	0.00	1.48	64	0.00	2.27	58	0.00	2.54	55
Listing Service Dep to Deposits	0.00	0.29	75	0.00	0.35	74	0.00	1.46	63	0.00	2.08	59	0.00	2.29	60
List Service and Brkrd Dep to Deps	0.00	2.18	52	0.00	1.52	55	0.00	3.45	48	0.00	4.86	43	0.00	5.42	42
Sec Bor + sec FFP to Tot Bor + FFP	N/A	2.41	N/A	N/A	2.55	N/A	N/A	12.68	N/A	N/A	0.47	N/A	N/A	0.17	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.68	N/A	N/A	2.96	N/A	N/A	2.37	N/A	N/A	2.56	N/A	N/A	3.86	N/A
Total Deposits															
Individ, Partnerships, and Corp.	324,555			276,488			200,965			196,872			170,779		
U.S. Govt, States & Political Sub in U.S.	28,816			25,166			29,923			28,773			33,582		
Comm Bank & Other Dep Inst. in U.S.	0			0			0			0			0		
Banks in Foreign Countries	0			0			0			0			0		
Foreign Govts and Official Inst.	0			0			0			0			0		
Total Deposits	353,371			301,654			230,887			225,645			204,361		
Domestic Demand Deposits	220,478			181,988			122,151			137,395			114,188		
Domestic Other Transaction Accts	90,039			78,101			71,063			51,510			57,843		
Domestic Nontransaction Accts	42,854			41,565			37,674			36,740			32,330		
Total Domestic Deposits	353,371			301,654			230,887			225,645			204,361		
Deposits in Foreign Offices	N/A			N/A			N/A			N/A			N/A		
Total Deposits	353,371			301,654			230,887			225,645			204,361		
Other Liquidity/Funding Data															
Non Core Liabilities \$250M	4,667			3,306			2,494			2,028			1,810		
Short Term Non Core Funding	3,488			2,298			1,869			1,582			1,810		
Core Deposits	348,704			298,348			228,394			223,618			202,551		
Time Deps \$250M & Under Mat < 1 Yr	10,277			11,248			10,622			10,278			11,944		
Time Deps \$250M & Under Mat > 1 Yr	1,752			1,489			1,156			1,405			812		
Time Deps over \$250M Mat < 1 Yr	3,488			2,298			1,869			1,582			1,810		
Time Deps over \$250M Mat > 1 Yr	1,179			1,008			625			446			0		
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	0			0			0			0			0		
Other Borrowing Mat > 1 Year	0			0			0			0			0		
Secured Other Borrowings	0			0			0			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	0			0			0			0			0		
Reciprocal Brokered Deposits	0			0			0			0			0		

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Percent of Total Assets															
Short Term Investments	7.64	6.73	65	18.88	12.81	73	16.61	16.79	56	23.34	12.32	89	15.54	10.45	75
Marketable Equity Sec (MES)	0.00	0.00	81	0.00	0.00	82	0.00	0.00	89	0.00	0.00	92	0.00	0.00	94
Net LN&LS & SBLC to Assets	16.50	64.28	0	16.47	59.18	1	19.30	61.88	3	22.07	68.02	2	22.18	68.06	3
Pledged Assets	16.52	29.68	25	14.86	26.44	28	19.08	21.92	46	18.71	27.15	39	24.79	27.46	50
Securities Mix															
% Total Securities															
US Treas & Govt Agencies	21.89	27.68	48	15.37	20.76	52	14.22	14.63	64	29.60	20.82	68	46.30	22.90	76
Municipal Securities	37.90	26.47	67	45.93	30.08	71	55.24	29.66	78	50.49	24.04	78	46.29	25.13	75
Pass-Through Mtg Backed Secs	9.84	17.82	39	3.55	20.04	25	3.95	23.72	32	5.30	22.82	32	7.41	21.15	38
CMO & REMIC Mtg Backed Secs	19.26	5.90	85	17.51	5.90	84	14.34	5.96	80	9.37	7.96	66	0.00	7.58	47
Commercial Mtg Back Secs	1.93	2.80	62	8.91	3.09	81	9.78	1.28	91	5.23	2.18	81	0.00	1.53	75
Asset Backed Securities	5.41	0.21	94	8.74	0.22	95	2.46	0.03	94	0.00	0.00	94	0.00	0.90	95
Structured Financial Products	3.77	0.21	94	0.00	0.14	97	0.00	0.03	99	0.00	0.00	99	0.00	0.00	99
Other Domestic Debt Secs	0.00	2.34	51	0.00	2.28	56	0.00	1.73	74	0.00	1.22	77	0.00	0.94	78
Foreign Debt Securities	0.00	0.00	93	0.00	0.00	94	0.00	0.17	96	0.00	0.08	97	0.00	0.10	97
Inv Mut Fnd & Oth Mktbl	0.00	0.01	81	0.00	0.02	82	0.00	0.01	88	0.00	0.00	91	0.00	0.00	93
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	-0.07	-0.60	27	-0.02	-0.06	15	0.00	0.00	95	0.00	-0.01	97	-0.09	-0.09	8
App (Dep) in AFS sec to AFS Sec	-4.92	-9.46	85	1.99	0.24	88	4.77	2.30	91	1.53	0.73	79	-1.34	-1.60	56
App (Dep) in HTM Sec to HTM Sec	N/A	-5.11	N/A	N/A	0.97	N/A	N/A	1.93	N/A	N/A	0.99	N/A	N/A	-0.71	N/A
App (Dep) in HTM Sec to Eqy Cap	0.00	-4.61	97	0.00	0.02	82	0.00	0.07	79	0.00	0.02	83	0.00	-0.02	94
Pledged Securities to Tot Sec	23.03	31.43	39	23.99	30.08	43	31.21	28.33	56	35.56	30.70	56	40.98	30.16	61
Pledged Loans to Total Loans	0.00	29.92	14	0.00	29.21	15	0.00	25.33	20	0.00	28.20	19	0.00	28.26	20
Loans Held for Sale to Total Loans	0.00	0.03	75	0.00	0.15	60	0.00	0.10	81	0.00	0.07	82	0.00	0.05	83
Short Term Investments	29,580			62,903			43,815			58,623			34,720		
Short Term Assets	45,376			74,801			55,232			74,256			49,510		
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	220			245			0			1,381			1,362		
Pledged Securities	63,935			49,524			50,329			46,989			55,383		
Pledged Loans & Leases	0			0			0			0			0		
Loans Held for Sale	0			0			0			0			0		

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Capital Ratios															
Percent of Bank Equity:															
Net Loans & Leases (x)	1.92	7.82	0	1.81	5.93	1	1.64	5.74	4	2.24	5.79	5	2.63	6.04	5
Subord Notes & Debentures	0.00	0.15	99	0.00	0.05	99	0.00	0.00	99	0.00	0.02	99	0.00	0.15	98
Com RE & Related Ventures	87.42	311.25	7	76.37	239.44	10	80.34	220.01	16	101.47	243.76	20	129.27	257.78	22
Percent of Average Bank Equity:															
Net Income	18.72	13.75	82	7.31	12.17	14	8.77	9.40	49	15.28	9.86	85	14.48	10.60	77
Dividends	3.13	5.02	37	1.22	4.36	21	1.34	3.58	38	2.52	4.03	46	2.86	3.88	49
Retained Earnings	15.59	8.17	93	6.09	7.25	40	7.43	5.36	69	12.76	5.21	95	11.62	5.93	89
Other Capital Ratios:															
Dividends to Net Operating Income	16.73	34.32	25	16.73	34.97	25	15.32	34.09	33	16.47	36.46	36	19.78	34.53	39
Bank Eq Cap + Min Int to Assets	8.59	8.49	52	9.10	10.03	32	11.77	11.15	65	9.86	12.07	19	8.45	11.54	7
Growth Rates:															
Total Equity Capital	9.62	-11.72	86	-2.33	6.95	10	25.43	8.73	92	31.14	9.90	94	9.47	6.24	77
Equity Growth Less Asst Growth	-6.53	-16.13	65	-28.64	-5.26	1	20.39	-10.69	98	18.74	3.70	91	-13.20	2.10	3
Intang Assets % Bank Equity															
Mortgage Servicing Rights	0.00	0.37	74	0.00	0.31	73	0.00	0.04	89	0.00	0.07	85	0.00	0.10	83
Goodwill	0.00	1.74	61	0.00	1.45	60	0.00	0.47	85	0.00	0.59	84	0.00	0.36	87
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	0.00	2.92	42	0.00	2.42	40	0.00	1.05	70	0.00	1.24	65	0.00	1.03	67
Leverage Ratio	11.65	10.21	79	8.75	9.81	28	10.16	10.80	50	9.74	11.74	23	9.47	11.55	19
Standardized Capital Ratios															
Com Equity Tier 1 Cap Ratio	31.59	14.36	97	25.73	14.94	95	27.57	16.97	91	23.48	17.28	83	22.23	16.91	81
Tier 1 Capital Ratio	31.59	14.39	97	25.73	14.96	95	27.57	17.02	91	23.48	17.33	83	22.23	16.95	80
Total Capital Ratio	32.59	15.49	97	26.94	16.09	95	28.82	18.15	91	24.73	18.41	83	23.48	18.06	80
Adv App Cap Ratios															
Com Equity Tier 1 Cap Ratio	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
Tier 1 Capital Ratio	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 Capital Ratio	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
End of Period Capital (\$000)															
Perpetual Preferred		0			0			0			0			0	
+ Common Stock		1,858			1,251			1,251			1,251			1,251	
+ Surplus		16,886			4,144			4,144			4,144			4,144	
+ Retained Earnings		25,945			21,718			19,851			17,779			14,923	
+ Accum Other Comp Income		-11,453			3,205			5,796			1,574			-1,446	
+ Other Equity Capital Comp		0			0			0			0			0	
Total Bank Equity Capital		33,236			30,318			31,042			24,748			18,872	
Minority Interest Cons Subs		0			0			0			0			0	
Total Bank Capital & Min Int		33,236			30,318			31,042			24,748			18,872	
Subordinated Notes & Debentures		0			0			0			0			0	
Changes in Bank Equity (\$000)															
Balance at Beginning of Period		30,318			31,042			24,748			18,871			17,239	
+ Net Income		5,076			2,242			2,448			3,419			2,533	
+ Sales or Purchase of Capital		13,350			0			0			0			0	
+ Merger & Absorptions		0			0			0			0			0	
+ Restate due to Acctg Error&Chg		0			0			0			0			0	
+ Trans with Parent		0			0			0			0			0	
- Dividends		849			375			375			563			501	
+ Other Comprehensive Income		-14,659			-2,591			4,221			3,021			-400	
Balance at End of Period		33,236			30,318			31,042			24,748			18,871	
Intangible Assets															
Mortgage Servicing Rights		0			0			0			0			0	
+ 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		0			0			0			0			0	
Total Intangibles		0			0			0			0			0	
Total Assets for Leverage Ratio:															
Average Total Consolidated Assets		383,477			309,876			248,377			237,909			214,512	
Less: Ded from CET1 Cap & add T1C		0			0			0			0			0	
Less: Other Deductions		0			0			0			0			0	
Total Assets for Leverage Ratio		383,477			309,876			248,377			237,909			214,512	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Capital Analysis (\$000)					
Common Equity Tier 1 Capital: (\$000)					
Common Stock Plus Related Surplus	18,744	5,395	5,395	5,395	5,395
Retained Earnings	25,945	21,718	19,851	17,779	14,923
Accum Other Comprehensive Inc (AOCI)	-11,453	3,205	5,796	1,574	-1,446
Common Equity T1 Minority Interest	0	0	0	0	0
Common Equity T1 Cap Before Adj/Ded	33,236	30,318	31,042	24,748	18,872
Common Equity Tier 1 Capital: Adj/Ded					
Less: Goodwill	0	0	0	0	0
Less: Intangible Assets	0	0	0	0	0
Less: DTA (NOL & Tax Credit Only)	0	0	0	0	0
AOCI-Related Adjustments-Opt Out	-11,453	3,205	5,796	1,574	-1,446
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	0	0
Subtotal before Threshold Limits	44,689	27,113	25,246	23,174	20,318
Less: Sig Inv, MSAs, DTA > 10% Limit	N/A	N/A	N/A	0	0
Less: Sig Inv, MSAs, DTA > 15% Limit	N/A	N/A	N/A	0	0
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	44,689	27,113	25,246	23,174	20,318
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	44,689	27,113	25,246	23,174	20,318
Tier 2 Capital:					
T2 Cap Instruments & Related Surplus	0	0	0	0	0
Non-qualifying Capital Instruments	0	0	0	0	0
Tot Cap Min Int Not Incl in T1 Cap	0	0	0	0	0
ALLL in Tier 2 Capital	1,412	1,279	1,147	1,234	1,144
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	1,412	1,279	1,147	1,234	1,144
Exited Adv App T2C Before Deductions	N/A	N/A	N/A	N/A	N/A
Less: Tier 2 Capital Deductions	0	0	0	0	0
Tier 2 Capital - Standardized Approaches	1,412	1,279	1,147	1,234	1,144
Tier 2 Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A
Total Capital - Standardized Approaches	46,101	28,392	26,393	24,408	21,462
Total Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Risk Weighted Assets					
On BS Assets and Securitization Exp					
2% Category	0	0	0	0	0
4% Category	0	0	0	0	0
20% Category	30,018	35,969	22,544	27,867	27,256
50% Category	12,745	7,335	7,164	7,647	6,911
100% Category	96,787	60,565	60,856	61,769	55,071
150% Category	50	6	21	80	266
250% Category	0	0	0	N/A	N/A
300% Category	0	0	0	0	0
400% Category	100	96	100	96	100
600% Category	0	0	0	0	0
1250% Category	0	0	0	0	0
Other Risk-Weighting App Categories	0	0	0	0	0
Tot RWA Securitization Exp SSFA Mthd	0	0	0	0	0
Total RWA Securitization Exp Gross-Up	0	0	0	0	0
On-Balance Sheet Risk Weighted Assets	139,699	103,970	90,685	97,459	89,603
Memo - 0% Category - \$	130,229	75,214	69,726	33,781	21,053
Off BS/Oth Items Subj to Risk Weighting					
2% Category	0	0	0	0	0
4% Category	0	0	0	0	0
10% Category	0	0	0	0	0
20% Category	83	64	0	0	93
50% Category	0	0	0	0	0
100% Category	1,686	1,348	1,099	1,302	1,859
150% Category	0	0	0	0	0
625% Category	0	0	0	0	0
937.5% Category	0	0	0	0	0
1250% Category	0	0	0	0	0
1250% Category Securitization Exp	0	0	0	0	0
Oth Risk-Weighting App Categories	0	0	0	0	0
Tot RWA Securitization Exp SSFA Mthd	0	0	0	0	0
Total RWA Securitization Exp Gross-Up	0	0	0	0	0
Tot Deriv, Off-BS and Oth - Risk Wght	1,769	1,412	1,099	1,302	1,952
Memo - 0% Category - \$	0	0	0	0	0
Standardized Market Risk Weighted Assets	0	0	0	0	0
Risk-Weighted Asset Before Ded	141,469	105,383	91,784	98,761	91,556
- Excess Allowable LN&LS Loss	0	0	219	62	168
- Allocated Transfer Risk Reserve	0	0	0	0	0
Total Risk Weighted Assets	141,469	105,383	91,565	98,699	91,388
Current Credit Exposure All Derivatives	0	0	0	0	0
Derivatives Notional Prin Amounts					
OTC Contracts Total	0	0	0	0	0
Interest Rate	0	0	0	0	0
All Other	0	0	0	0	0
Centrally Cleared Contracts Total	0	0	0	0	0
Interest Rate	0	0	0	0	0
All Other	0	0	0	0	0

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OCC Charter # 2222
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TWO NATIONAL BANK
Capital Analysis--Page 11C

TWO, TX

Capital Analysis-d

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
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	0	0	0	0	0
- Ineligible Intangibles	0	0	0	0	0
- Cumul Change F.V. Financial Liab	N/A	N/A	N/A	N/A	N/A
Net Tier 1	44,689	27,113	25,246	23,174	20,318
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	1,412	1,279	1,147	1,234	1,144
+ 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	1,412	1,279	1,147	1,234	1,144
Total RBC Before Deductions					
Tier 1 & Tier 2	46,101	28,392	26,393	24,408	21,462
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	46,101	28,392	26,393	24,408	21,462
Risk-Weighted Assets					
On-Balance Sheet					
Category Two - 20%	30,018	35,969	22,544	27,867	27,256
Category Three - 50%	12,745	7,335	7,164	7,647	6,911
Category Four - 100%	96,787	60,565	60,856	61,769	55,071
Total On-Balance Sheet	139,699	103,970	90,685	97,459	89,603
Memo: Category One - 0%	130,229	75,214	69,726	33,781	21,053
Off-Balance Sheet					
Category Two - 20%	83	64	0	0	93
Category Three - 50%	0	0	0	0	0
Category Four - 100%	1,686	1,348	1,099	1,302	1,859
Total Off-Balance Sheet	1,769	1,412	1,099	1,302	1,952
Memo: Category One - 0%	0	0	0	0	0
Adjustments to Risk-Wgt Assets					
Risk-Weighted Asset Before Ded	141,469	105,383	91,784	98,761	91,556
- Excess Allowable LN&LS Loss Al	0	0	219	62	168
- Allocated Transfer Risk Reserve	0	0	0	0	0
+ Mkt Risk Asset & Fin Sub Adj	N/A	N/A	N/A	N/A	N/A
Total Risk-Weighted Assets	141,469	105,383	91,565	98,699	91,388

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT	BANK	PG 8	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	3.48	4.20	12	2.15	3.39	2	2.66	3.68	10	3.13	4.44	5	3.25	4.47	6
- Interest Expense	0.11	0.63	4	0.02	0.26	0	0.03	0.47	1	0.05	0.87	1	0.03	0.77	1
Net Interest Income (TE)	3.36	3.55	39	2.14	3.12	4	2.63	3.20	20	3.08	3.56	19	3.22	3.69	22
+ Noninterest Income	0.81	0.54	80	0.17	0.66	8	0.19	0.51	29	0.39	0.53	49	0.49	0.51	67
- Noninterest Expense	1.35	2.50	2	1.30	2.49	2	1.59	2.57	6	1.61	2.86	3	1.52	2.83	3
Pre-Provision Net Revenue (TE)	2.83	1.62	94	1.01	1.33	28	1.23	1.25	53	1.86	1.34	79	2.19	1.46	84
- Provision: Loan & Lease Losses	0.07	0.09	56	0.00	0.07	44	0.00	0.11	41	0.00	0.08	48	0.00	0.09	46
- Provision: Credit Loss Oth Assets	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	2.76	1.53	94	1.01	1.26	32	1.23	1.14	59	1.86	1.25	82	2.19	1.37	85
+ Realized Gains/Losses Sec	-0.13	-0.09	9	0.00	0.00	83	0.00	0.00	84	0.00	0.00	84	-0.04	-0.02	6
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	88	0.00	0.00	89	0.00	0.00	90	0.00	0.00	90	0.00	0.00	97
Pretax Net Operating Income (TE)	2.63	1.49	93	1.01	1.27	32	1.23	1.16	57	1.86	1.26	82	2.16	1.36	84
Net Operating Income	2.09	1.25	90	0.83	1.06	33	0.98	0.97	55	1.50	1.12	74	1.70	1.21	79
Net Inc Attrib Min Ints	0.00	0.00	99	0.00	-0.01	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	2.09	1.16	94	0.83	1.00	35	0.98	0.90	58	1.50	1.02	81	1.70	1.10	84
Net Income	2.09	1.25	90	0.83	1.06	33	0.98	0.97	55	1.50	1.12	74	1.70	1.21	79
Margin Analysis:															
Int Inc (TE) to Avg Earn Assets	3.54	4.37	10	2.43	3.58	4	2.99	3.91	11	3.32	4.67	5	3.66	4.69	9
Int Expense to Avg Earn Assets	0.12	0.65	4	0.02	0.27	0	0.03	0.50	1	0.05	0.91	1	0.04	0.80	1
Net Int Inc-TE to Avg Earn Assets	3.42	3.70	34	2.41	3.30	7	2.97	3.40	28	3.27	3.74	20	3.62	3.88	34
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	-0.01	0.04	14	-0.04	0.04	11	-0.02	0.05	18	0.27	0.07	86	0.02	0.06	68
Earnings Coverage of Net Loss (X)	-1294.00	-0.92	3	-138.40	-14.79	18	-334.50	-40.44	11	27.11	-25.12	78	368.00	-32.62	95
LN&LS Allowance to Net Losses (X)	-158.63	-3.72	15	-57.95	-17.39	23	-153.13	-25.66	15	7.45	-15.89	67	98.33	-26.70	92
Capitalization															
Cash Dividends to Net Income	37.17	40.84	55	43.84	49.82	53	45.99	44.83	62	52.69	42.33	65	44.68	42.20	62
Retain Ears to Avg Total Equity	16.26	7.72	83	4.67	4.52	47	4.28	3.97	48	6.86	3.70	63	11.13	4.72	78
Yield on or Cost of:															
Total Loan & Leases (TE)	7.17	5.28	96	5.86	4.99	88	6.01	5.24	83	6.51	5.62	89	6.95	5.56	94
Loans in Domestic Offices	7.17	5.27	96	5.86	4.98	88	6.01	5.22	83	6.51	5.60	89	6.95	5.55	94
Real Estate	7.66	5.08	98	5.81	4.75	92	6.09	5.26	86	7.55	5.53	96	7.06	5.47	92
Secured by 1-4 Fam Resi Prop	6.13	5.17	84	5.46	4.82	77	5.60	5.33	64	6.05	5.65	70	6.41	5.49	83
All Other Loans Sec Real Estate	7.95	5.08	97	5.86	4.75	91	6.18	5.26	85	7.79	5.52	96	7.13	5.49	91
Commercial & Industrial	6.91	6.02	79	5.19	6.24	36	5.31	5.02	56	4.33	6.04	7	6.72	5.99	76
Individual	10.06	6.58	92	11.16	6.23	94	10.86	6.05	90	11.28	6.45	92	11.94	6.44	94
Credit Card	N/A	8.98	N/A	N/A	8.33	N/A	N/A	9.85	N/A	N/A	8.28	N/A	N/A	8.76	N/A
Agricultural	7.64	5.42	88	6.04	4.51	86	6.36	4.77	93	6.79	5.76	92	6.93	5.57	93
Loans in Foreign Offices	N/A	5.45	N/A	N/A	2.86	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Investment Securities (TE)	2.75	2.34	74	1.76	1.75	53	2.27	2.02	66	2.37	2.53	38	2.64	2.57	56
Total Investment Securities (Book)	2.58	2.20	75	1.57	1.61	49	2.02	1.86	58	2.14	2.38	28	2.39	2.42	52
US Treas & Agency (Excl MBS)	2.15	1.94	64	1.64	1.18	80	2.36	1.43	76	1.88	2.16	28	2.99	2.13	85
Mortgage Backed Securities	3.16	2.25	86	1.05	1.41	24	1.38	1.51	39	2.12	2.33	27	2.02	2.45	15
All Other Securities	2.41	2.46	53	1.85	2.14	29	2.24	2.34	47	2.35	2.58	34	1.97	2.60	21
Interest-Bearing Bank Balances	3.83	3.34	72	0.19	0.25	58	0.16	0.48	41	1.77	1.78	53	1.96	2.14	29
Federal Funds Sold & Resales	3.81	3.29	67	N/A	0.09	N/A	0.00	0.07	44	1.34	1.53	23	1.91	2.12	18
Total Interest Bearing Deposits	0.45	0.85	21	0.06	0.35	2	0.06	0.68	0	0.14	1.23	1	0.07	1.06	1
Transaction accounts	0.37	0.53	47	0.01	0.18	1	0.01	0.15	7	0.01	0.36	1	0.01	0.32	6
Other Savings Deposits	0.65	0.70	54	0.04	0.20	3	0.04	0.30	3	0.18	0.74	7	0.05	0.68	1
Time Deposits	0.41	1.24	5	0.25	0.78	3	0.36	1.33	2	0.53	1.95	1	0.36	1.58	1
Foreign Office Deposits	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
Federal Funds Purchased & Repos	N/A	2.03	N/A	N/A	0.17	N/A	N/A	0.15	N/A	N/A	0.94	N/A	N/A	1.30	N/A
Other Borrowed Money	N/A	2.86	N/A	N/A	1.34	N/A	N/A	1.27	N/A	N/A	2.40	N/A	N/A	2.12	N/A
Subord Notes & Debentures	N/A	0.00	N/A	N/A	7.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Interest Expense	N/A	2.78	N/A	N/A	1.50	N/A	N/A	1.18	N/A	N/A	2.06	N/A	12.90	2.20	99
All Interest-Bearing Funds	0.45	0.93	17	0.06	0.38	2	0.06	0.70	0	0.14	1.27	1	0.08	1.11	1
Memo: Interest on Time Dep Over Ins Limit	0.36	1.39	6	0.26	0.80	8	0.33	1.39	6	0.59	2.09	2	0.44	1.65	5

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TWO NATIONAL BANK
Securitization & Asset Sale Activities--Page 13

Securitization & Asset Sale-a

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Quarter
Securitization Activities	0.00	0.00	0.00	0.00	0.00	N/A
1-4 Family Residential Loans	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
Credit Card Receivables	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
Commercial & Industrial Loans	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
Retained Interest-Only Strips	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
Home Equity Lines	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
Auto Loans	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
All Other Loans and Leases	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
1-4 Family Residential Loans	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
Credit Card Receivables	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
Commercial & Industrial Loans	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
Unused Liquidity Commitments	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
Home Equity Lines	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
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A
Total Retained Credit Exposure	N/A	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	N/A
CR Exp Spons by Bank & Other	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
Activity % Total Assets						
Securitization Activities	0.00	0.00	0.00	0.00	0.00	
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	
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	9.22	7.95	9.32	7.55	6.17	
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	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
% 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	N/A	N/A	N/A	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	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 Day PD Secur Assets	N/A	N/A	N/A	N/A	N/A
90+ Days 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+ Days PD Secur Assets	N/A	N/A	N/A	N/A	N/A
Total Past Due Securitized Assets	N/A	N/A	N/A	N/A	N/A
Net Losses 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 Net Charge Off Secur Asset	N/A	N/A	N/A	N/A	N/A

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
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

	12/31/2022			9/30/2022			12/31/2021		
Total Fiduciary and Related Assets	'(\$000)'	%Total	%MGD	'(\$000)'	%Total	%MGD	'(\$000)'	%Total	%Change
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Fiduciary Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Custody and Safekeeping	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/AN/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Fiduciary and Related Accounts	(#)	%Total	%MGD	(#)	%Total	%MGD	(#)	%Total	%Change
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Number of Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Custody and Safekeeping	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/AN/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/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

	12/31/2022			9/30/2022			12/31/2021		
	'(\$000)'	%Rev	PCT	'(\$000)'	%Rev	PCT	'(\$000)'	%Rev	PCT
Gross Fiduciary Losses - Managed	N/A	N/A		N/A	N/A		N/A	N/A	
Personal Trust and Agency	N/A	N/A	0.01	N/A	N/A	0.07	N/A	N/A	0.00
EB & Retirement Related Trust & Agency	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00
Inv Mgmt & Inv Advisory Agency	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.01
Other Fiduciary	N/A	N/A	0.11	N/A	N/A	0.00	N/A	N/A	0.00
Total Gross Managed Losses	N/A	N/A	0.01	N/A	N/A	0.06	N/A	N/A	0.00
Gross Fiduciary Losses - Non Managed	N/A	N/A		N/A	N/A		N/A	N/A	
Personal Trust and Agency	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00
EB & Retirement Related Trust & Agency	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00
Inv Mgmt & Inv Advisory Agency	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01
Other Fiduciary	N/A	N/A	0.05	N/A	N/A	0.00	N/A	N/A	0.35
Total Gross Non Managed Losses	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00
Net Fiduciary Losses - ALL	N/A	N/A		N/A	N/A		N/A	N/A	
Personal Trust and Agency	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00
EB & Retirement Related Trust & Agency	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00
Inv Mgmt & Inv Advisory Agency	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.01
Other Fiduciary	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.35
Total Net Losses	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.01
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	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 Sponsor	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Peer Group Descriptions for Fiduciary & Related	Peer Number								

	12/31/2022			9/30/2022			12/31/2021		
	'(\$000)'	%Rev	PCT	'(\$000)'	%Rev	PCT	'(\$000)'	%Rev	PCT
Gross Fiduciary Losses - Managed	N/A	N/A		N/A	N/A		N/A	N/A	
Personal Trust and Agency	N/A	N/A	0.04	N/A	N/A	0.00	N/A	N/A	1.29
EB & Retirement Related Trust & Agency	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00
Inv Mgmt & Inv Advisory Agency	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	4.71
Other Fiduciary	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00
Total Gross Managed Losses	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.04
Gross Fiduciary Losses - Non Managed	N/A	N/A		N/A	N/A		N/A	N/A	
Personal Trust and Agency	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00
EB & Retirement Related Trust & Agency	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00
Inv Mgmt & Inv Advisory Agency	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00
Other Fiduciary	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00
Total Gross Non Managed Losses	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00
Net Fiduciary Losses - ALL	N/A	N/A		N/A	N/A		N/A	N/A	
Personal Trust and Agency	N/A	N/A	0.04	N/A	N/A	0.00	N/A	N/A	1.29
EB & Retirement Related Trust & Agency	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00
Inv Mgmt & Inv Advisory Agency	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	4.71
Other Fiduciary	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00
Total Net Losses	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.04
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	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 Sponsor	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Peer Group Descriptions for Fiduciary & Related	Peer Number								

TWO NATIONAL BANK

Net Income:Avg Assets (1)				Net Interest Income (TE): Avg Assets (1)				Fiduciary Activities (inc) (3)				CHECKPOINTS:			
Bank	Peer	Pct	Yr	2.68	3.30	11	'22	Deposit Service Charges (3)				Asset Growth Rate (1)			
1.42	1.18	73	'22	2.25	3.21	4	'21	Net from Trading Fees & Comms (if available) (3)				16.16	3.96	89	'22
0.79	1.23	16	'21	2.78	3.31	18	'20	Foreign Exchange Trading (if available) (3)				26.31	12.26	91	'21
0.99	1.06	46	'20	3.29	3.66	25	'19	Other Non-Interest Income (3)				5.04	20.23	9	'20
1.53	1.18	76	'19	3.05	3.65	14	'18	Personnel Expense: Avg Assets (3)				12.40	6.53	78	'19
1.25	1.20	57	'18	Noninterest Income: Avg Assets (1,3)				0.47	0.57	45	'22	22.67	4.51	94	'18
				0.16	0.70	6	'21	Average Assets per employee-\$MM (3)				Return on Equity (11)			
				0.21	0.51	27	'20	16.13	6.90	97	'22	18.72	13.75	82	'22
				0.37	0.51	45	'19	13.88	6.83	96	'21	7.31	12.17	14	'21
				0.27	0.48	31	'18	11.47	7.00	92	'20	8.77	9.40	49	'20
				Non-interest expense: Avg Assets (1, 3)				10.92	6.04	94	'19	15.28	9.86	85	'19
				1.30	2.40	3	'22	11.76	6.10	95	'18	14.48	10.60	77	'18
				1.46	2.42	4	'21	Average Personnel Exp per equiv Emp-\$M (3)				Tier 1 Leverage Capital (11)			
				1.63	2.61	5	'20	113.50	92.08	83	'22	11.65	10.21	79	'22
				1.66	2.85	5	'19	97.75	90.06	69	'21	8.75	9.81	28	'21
				1.59	2.76	5	'18	98.26	96.48	57	'20	10.16	10.80	50	'20
				Provision for loan & lease losses: Avg Assets (1,7)				87.43	92.76	45	'19	9.74	11.74	23	'19
				0.02	0.07	39	'22	91.47	91.46	53	'18	9.47	11.55	19	'18
				-0.04	0.07	8	'21	Premises, fixed assets: Avg Assets (6)				Equity Growth - Asset Growth (11)			
				0.13	0.14	54	'20	1.55	1.40	60	'22	-6.53	-16.13	65	'22
				0.00	0.08	33	'19	2.00	1.41	76	'21	-28.64	-5.26	1	'21
				-0.01	0.07	9	'18	2.29	1.23	80	'20	20.39	-10.69	98	'20
				Realized G/L HTM Securities				2.14	1.30	76	'19	18.74	3.70	91	'19
				-0.04	-0.01	10	'22	1.67	1.26	67	'18	-13.20	2.10	3	'18
				0.00	0.01	66	'21	Avg Assets per domestic office (3)				Loan:Deposits (10)			
				0.00	0.02	68	'20	193,512			'22	18.07	73.79	0	'22
				-0.08	0.01	0	'19	166,596			'21	18.20	67.94	1	'21
				-0.16	0.00	1	'18	131,893			'20	22.05	73.84	3	'20
				Realized G/L AFS Securities				125,559			'19	24.52	81.24	2	'19
				Net Extraordinary Items: Avg Assets				111,709			'18	24.25	81.21	3	'18
				Applicable Income Tax: Avg Assets				% Past Dues Incl N/A: Total Loans (8A)				0.18	0.73	24	'22
								0.23				0.19	0.84	25	'21
								0.99				0.19	0.93	32	'20
								0.65				0.99	1.10	56	'19
												0.65	1.08	45	'18
								Efficiency Ratio (3)				41.27	61.63	5	'22
												60.52	61.72	46	'21
												54.29	66.36	15	'20
												45.19	66.36	7	'19
												48.01	65.34	9	'18

TWO NATIONAL BANK

Interest Income (TE):				
Avg Assets (1)				
2.73	3.68	4	'22	
2.26	3.52	2	'21	
2.81	3.92	7	'20	
3.34	4.55	5	'19	
3.07	4.32	5	'18	

Interest Income (TE):				
Avg Earning Assets (1)				
2.88	3.86	4	'22	
2.57	3.73	3	'21	
3.14	4.15	8	'20	
3.68	4.78	7	'19	
3.45	4.53	6	'18	

Total Loans & Leases				
(Yield On) (3)				
6.38	4.97	96	'22	
5.80	5.09	85	'21	
6.17	5.31	88	'20	
6.68	5.66	90	'19	
6.67	5.41	93	'18	

Other Interest Income (3)				
---------------------------	--	--	--	--

Investment Securities (TE)				
(Yield On) (3)				
2.20	2.07	63	'22	
1.95	1.82	60	'21	
2.33	2.25	55	'20	
2.55	2.58	49	'19	
2.40	2.45	49	'18	

Interest Bearing Bank				
Balances (Yield On) (3)				
1.85	1.32	85	'22	
0.23	0.25	65	'21	
1.07	0.75	73	'20	
2.62	2.16	88	'19	
1.85	1.88	45	'18	

Federal Funds Sold				
(Yield On) (3)				
3.81	1.46	93	'22	
0.07	0.07	45	'21	
0.31	0.40	43	'20	
1.68	2.08	10	'19	
1.55	1.78	17	'18	

US Treasury & agency				
Securities (3)				
1.83	1.64	65	'22	
2.03	1.22	88	'21	
2.25	1.71	69	'20	
2.48	2.20	70	'19	
2.66	1.84	86	'18	

Mortgage backed securities				
(yield on) (3)				
2.02	1.91	63	'22	
1.14	1.42	29	'21	
1.57	1.92	20	'20	
1.96	2.40	16	'19	
1.74	2.27	11	'18	

All other securities				
(yield on) (3)				
2.14	2.30	41	'22	
1.95	2.21	33	'21	
2.28	2.27	40	'20	
2.27	2.67	29	'19	
1.82	2.56	15	'18	

Net Loans and Leases:				
Avg Assets (6)				
16.37	60.98	0	'22	
18.17	60.95	1	'21	
21.04	64.24	3	'20	
24.03	68.25	3	'19	
22.47	67.57	3	'18	

Debt Securities:				
Avg Assets (6)				

Interest-Bearing Bank				
Balances: Avg Assets (6)				

Federal Funds Sold:				
Avg Assets (6)				

Trading Acct Securities:				
Avg Assets (6)				

Equity Securities:				
Avg Assets (6)				

Real Estate Loans				
(yield on) (3)				
6.41	4.81	97	'22	
5.73	4.82	91	'21	
6.25	5.32	89	'20	
7.13	5.55	93	'19	
6.77	5.33	93	'18	

Real Estate Loans:Avg				
Gross Lns & Leases (7A)				
68.12	77.63	22	'22	
65.15	74.16	23	'21	
64.46	73.00	27	'20	
60.78	78.88	12	'19	
58.32	78.31	11	'18	

Commercial & Industrial				
Loans (yield on) (3)				
6.39	5.63	78	'22	
5.39	6.27	33	'21	
5.54	5.32	57	'20	
5.97	6.18	49	'19	
6.40	5.79	74	'18	

Commercial & Industrial:Avg				
Gross Lns & Leases (7A)				
18.46	12.19	81	'22	
17.52	15.70	64	'21	
18.84	17.84	58	'20	
21.78	13.19	83	'19	
23.90	13.50	86	'18	

Loans to Individuals				
(yield on) (3)				
10.13	6.32	94	'22	
10.38	6.29	94	'21	
11.28	6.45	92	'20	
11.48	6.60	93	'19	
11.36	6.43	94	'18	

Loans to Individuals:Avg				
Gross Lns & Leases (7A)				
4.73	2.87	77	'22	
5.49	2.74	82	'21	
5.19	2.46	81	'20	
5.31	2.41	83	'19	
6.74	2.46	87	'18	

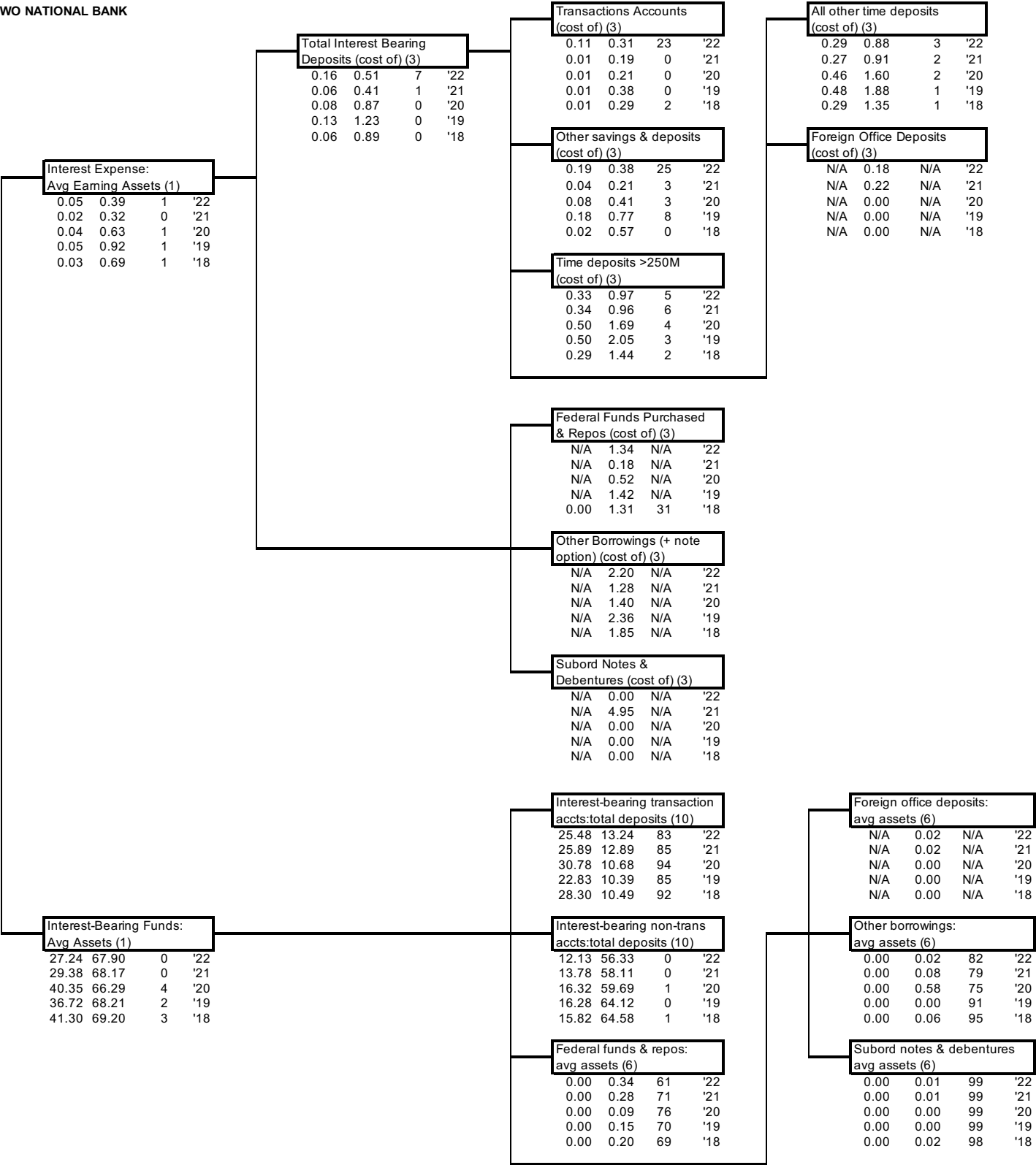
Agriculture Loans				
(yield on) (3)				
6.51	5.35	87	'22	
6.14	5.02	84	'21	
6.41	5.33	89	'20	
7.04	5.96	90	'19	
6.62	5.52	91	'18	

Agriculture Loans:Avg				
Gross Lns & Leases (7A)				
3.76	3.20	69	'22	
9.15	3.23	81	'21	
10.88	1.97	88	'20	
12.08	1.84	90	'19	
9.31	2.00	88	'18	

Average Earning Assets:				
Avg Assets (1)				
94.84	95.73	34	'22	
88.00	94.90	3	'21	
89.68	94.82	11	'20	
90.85	95.50	8	'19	
89.16	95.56	5	'18	

Interest Expense:				
Avg Assets (1)				
0.04	0.38	1	'22	
0.02	0.30	0	'21	
0.03	0.60	1	'20	
0.05	0.88	1	'19	
0.03	0.66	1	'18	

TWO NATIONAL BANK



BANK THREE

FDIC Certificate # 33333 OCC Charter # 33333 Public Report	FRB District/ID_RSSD 11 / 333333 County: THREE	THIRD NATIONAL BANK December 31, 2022 Uniform Bank Performance Report	THREE, TX	Table of Contents
Information				
Introduction	Table of Contents			
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 .	Section			
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.	Cover Page			
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..	My UBPR			
For questions regarding content of reports contact: 1-888-237-3111 or email: cdr.help@cdr.ffiec.gov .	Summary Ratios--Page 1			
Financial Institution Address:	Income Statement \$--Page 2			
THIRD NATIONAL BANK	QTR Income Statement--Page 2A			
1501 NORTH THIRD STREET	Noninterest Income and Expenses--Page 3			
THREE TX	Asset Yields and Funding Costs--Page 3A			
33333	Balance Sheet \$--Page 4			
The Current Federal Regulator is: Office of Comptroller of the Currency	Off Balance Sheet Items--Page 5			
The bank was established on: 01/03/1983	Derivative Instruments--Page 5A			
The current peer group for this bank is: 9	Derivative Analysis--Page 5B			
Insured commercial banks having assets between \$100 million and \$300 million, with 2 or fewer full service banking offices and not located in a metropolitan statistical area	Balance Sheet Percentage Composition--Page 6			
FootNotes:	Analysis of Loan Allowance and Loan Mix--Page 7			
Financial data in the Uniform Bank Performance Report may have been adjusted as a result of information shown in footnotes below.	Analysis of Loan Allowance and Loan Mix--Page 7A			
Please refer to the Uniform Bank Performance Report Users Guide online for details.	Analysis of Concentrations of Credit--Page 7B			
Bank has elected Subchapter S tax treatment during one or more of the quarters listed. The UBPR will display ratio Net Income Adjusted for Subchapter S on Summary Ratios and One Quarter Annualized Income Analysis pages.	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			
	Bank Holding Company Information:			
	FRB District / ID_RSSD 11 / 333333			
	THIRD NATIONAL BANK			
	THREE, TX			

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	4.19	3.48	87	4.07	3.42	82	4.39	3.87	80	4.64	4.36	68	4.56	4.15	76
- Interest Expense	0.15	0.35	12	0.12	0.32	9	0.18	0.54	6	0.19	0.75	2	0.17	0.56	3
Net Interest Income (TE)	4.04	3.12	94	3.95	3.09	90	4.22	3.32	93	4.45	3.60	92	4.39	3.58	93
+ Noninterest Income	1.68	0.42	98	2.13	0.48	98	1.97	0.47	98	2.61	0.48	99	2.79	0.48	99
- Noninterest Expense	3.50	2.17	97	3.53	2.18	97	3.75	2.34	98	4.10	2.45	98	3.99	2.45	97
Pre-Provision Net Revenue (TE)	2.22	1.39	94	2.54	1.43	94	2.44	1.50	95	2.96	1.66	97	3.18	1.65	98
- Provision: Loan & Lease Losses	0.00	0.04	45	0.03	0.06	51	0.42	0.13	91	0.09	0.11	54	0.17	0.10	75
- Provision: Credit Loss Oth 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
Pretax Operating Income (TE)	2.22	1.34	96	2.51	1.36	95	2.02	1.34	88	2.87	1.52	98	3.01	1.52	99
+ Realized Gains/Losses Sec	0.00	-0.01	87	0.00	0.01	62	0.01	0.02	60	0.00	0.01	64	0.00	0.00	76
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	92	0.00	0.00	86	0.00	0.00	88	N/A	0.02	N/A	N/A	0.01	N/A
Pretax Net Operating Income (TE)	2.22	1.32	96	2.51	1.38	95	2.03	1.38	87	2.87	1.54	97	3.01	1.52	99
Net Operating Income	2.19	1.13	98	2.47	1.19	96	1.97	1.19	95	2.82	1.33	98	2.95	1.30	99
Net Inc Attrib to Min Ints	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	1.76	1.03	96	1.99	1.08	95	1.60	1.08	90	2.27	1.20	98	2.38	1.18	99
Net Income	2.19	1.13	98	2.47	1.19	96	1.97	1.19	95	2.82	1.33	98	2.95	1.30	99
Margin Analysis:															
Avg Earning Assets to Avg Assets	92.61	96.35	12	92.42	94.54	20	91.50	94.71	12	90.57	95.16	5	89.64	95.28	3
Avg Int-Bearing Funds to Avg Assets	44.67	66.19	2	46.48	65.79	3	44.03	67.15	2	45.84	68.61	2	47.28	69.23	2
Int Inc (TE) to Avg Earn Assets	4.52	3.62	89	4.40	3.63	85	4.80	4.09	85	5.13	4.59	79	5.08	4.37	85
Int Expense to Avg Earn Assets	0.16	0.37	12	0.13	0.33	9	0.19	0.57	6	0.21	0.79	3	0.18	0.59	4
Net Int Inc-TE to Avg Earn Assets	4.36	3.24	95	4.27	3.28	90	4.61	3.51	95	4.92	3.79	95	4.90	3.77	96
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.00	0.03	25	0.04	0.03	68	0.03	0.09	51	-0.06	0.12	5	0.13	0.09	71
Earnings Coverage of Net Losses (X)	N/A	224.63	N/A	109.11	129.68	66	127.18	86.46	76	N/A	83.56	N/A	40.63	91.52	54
LN&LS Allowance to LN&LS Not HFS	1.88	1.45	80	2.12	1.57	80	2.05	1.54	82	1.68	1.45	70	1.65	1.44	70
LN&LS Allowance to Net Losses (X)	N/A	114.34	N/A	57.56	71.31	62	74.20	46.84	76	N/A	40.15	N/A	13.54	45.80	44
LN&LS Allowance to Nonaccrual LN&LS (X)	0.62	9.85	7	0.62	7.12	10	0.61	5.72	12	0.40	5.66	6	0.38	5.79	5
30-89 Days Past Due	0.26	0.56	40	1.02	0.48	78	0.51	0.61	55	0.77	0.92	52	0.36	0.88	30
Total LN&LS-90+ Days PD & Nonaccrual	3.06	0.48	94	3.40	0.66	96	3.40	0.83	95	4.26	0.89	95	4.39	0.86	96
Non-Curr Lns+OREO to Lns+OREO	3.16	0.53	93	3.51	0.72	95	3.40	0.96	94	4.26	1.07	94	4.39	1.05	95
Liquidity															
Net Non Core Fund Dep New \$250M	-19.89	-2.00	13	-23.37	-9.92	20	-11.52	-8.68	39	-13.34	-1.29	18	-22.44	1.26	6
Net Loans & Leases to Assets	56.90	53.71	57	57.11	49.20	69	65.42	53.48	77	63.38	59.00	56	56.33	58.85	41
Net Loans & Leases to Deposits	62.41	61.59	53	63.76	57.18	63	73.53	63.20	70	71.91	70.32	50	63.17	70.22	36
Capitalization															
Leverage Ratio	8.68	11.37	9	9.28	10.98	26	9.45	11.41	26	9.94	12.17	24	9.80	12.17	19
Total Capital Ratio	13.23	18.76	13	13.37	19.59	12	13.12	19.97	10	13.77	20.25	12	13.77	20.15	13
Cash Dividends to Net Income	74.76	43.52	84	88.48	45.05	90	83.60	50.24	83	91.57	50.54	89	85.94	47.28	90
Non-Curr Lns+OREO to T1 Capital+Allowance	18.96	2.36	96	20.01	3.17	97	20.87	4.43	95	24.74	5.05	96	24.02	4.82	96
Growth Rates															
Total Assets	13.40	1.63	91	11.40	9.61	63	10.78	13.70	37	-0.56	3.78	18	14.43	2.32	95
Tier 1 Capital	8.05	5.85	73	5.70	5.92	53	5.04	4.83	56	4.80	5.12	46	7.03	5.59	70
Net Loans & Leases	12.99	10.50	61	-2.76	1.86	33	14.35	2.82	87	11.88	3.57	85	14.46	4.64	90
Short Term Investments	2.88	-26.57	77	72.57	5.80	85	9.78	78.71	24	-30.42	40.46	13	16.94	11.89	59
Short Term Non Core Funding	-6.70	54.15	27	-20.33	2.27	31	72.30	9.81	83	44.49	5.11	82	-12.67	19.18	31
Average Total Assets															
Net Income		275,871			249,329			234,236			216,389			196,769	
		6,050			6,146			4,622			6,094			5,795	
Number of banks in Peer Group															
		331			339			334			319			329	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Year
Interest and Fees on Loans	9,726	9,374	9,225	8,287	7,406	3.76
Income From Lease Financing	0	0	0	0	0	N/A
Tax-Exempt	27	29	32	34	37	-6.90
Estimated Tax Benefit	7	8	9	9	10	-6.90
Income on Loans & Leases (TE)	9,733	9,382	9,234	8,296	7,416	3.75
US Treas & Agency (Excl MBS)	666	127	274	369	275	424.41
Mortgage Backed Securities	55	23	12	19	29	139.13
Estimated Tax Benefit	77	114	122	116	122	-32.33
All Other Securities	303	430	546	658	599	-29.53
Tax-Exempt Securities Income	291	430	459	437	459	-32.33
Investment Interest Income (TE)	1,101	694	954	1,162	1,025	58.63
Interest on Due From Banks	31	15	34	101	83	106.67
Int on Fed Funds Sold & Resales	668	27	48	472	422	2374.07
Trading Account Income	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Income	24	19	19	19	17	26.32
Total Interest Income (TE)	11,558	10,137	10,289	10,050	8,963	14.01
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	415	296	403	415	325	40.20
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	N/A	N/A	N/A	N/A	N/A	N/A
Int on Sub Notes & Debentures	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Expense	0	0	8	0	0	N/A
Total Interest Expense	415	296	411	415	325	40.20
Net Interest Income (TE)	11,143	9,841	9,878	9,635	8,638	13.23
Non-interest Income	4,641	5,313	4,626	5,643	5,482	-12.65
Adjusted Operating Income (TE)	15,784	15,154	14,504	15,278	14,120	4.15
Non-Interest Expense	9,649	8,813	8,777	8,865	7,853	9.49
Pre-Provision Net Revenue (TE)	6,135	6,341	5,727	6,413	6,267	-3.26
Provision: Loan & Lease Losses	0	73	986	198	340	-100.00
Provision: Credit Losses Other Assets	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	6,135	6,268	4,741	6,215	5,927	-2.13
Realized G/L Hld-to-Maturity Sec	0	0	0	0	0	N/A
Realized G/L Avail-for Sale Sec	0	0	12	4	0	N/A
Unrealized G/L Equity Securities	0	0	0	N/A	N/A	N/A
Pretax Net Operating Inc (TE)	6,135	6,268	4,753	6,219	5,927	-2.13
Applicable Income Taxes	0	0	0	0	0	N/A
Current Tax Equiv Adjustment	85	122	131	125	132	-30.72
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	85	122	131	125	132	-30.72
Net Operating Income	6,050	6,146	4,622	6,094	5,795	-1.56
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	6,050	6,146	4,622	6,094	5,795	-1.56
Cash Dividends Declared	4,523	5,438	3,864	5,580	4,980	-16.83
Retained Earnings	1,527	708	758	514	815	115.68
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	70	80	100	37	25	-12.50

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change Prior Year QTR
Interest and Fees on Loans	2,913	2,128	2,094	2,100	1,984	36.89
Income From Lease Financing	0	0	0	0	0	N/A
Tax-Exempt	7	7	8	8	9	0.00
Estimated Tax Benefit	2	2	2	2	2	0.00
Income on Loans & Leases (TE)	2,915	2,130	2,096	2,102	1,986	36.86
US Treas & Agency (Excl MBS)	226	21	64	86	76	976.19
Mortgage Backed Securities	15	8	3	4	7	87.50
Estimated Tax Benefit	25	31	28	30	31	-19.83
All Other Securities	97	116	106	168	153	-16.38
Tax-Exempt Securities Income	93	116	105	111	118	-19.83
Investment Interest Income (TE)	363	176	201	288	267	106.28
Interest on Due From Banks	14	4	4	21	20	250.00
Int on Fed Funds Sold & Resales	373	11	3	68	163	3290.91
Trading Account Income	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Income	8	5	4	4	3	60.00
Total Interest Income (TE)	3,673	2,326	2,308	2,483	2,440	57.91
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	172	70	88	109	101	145.71
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	N/A	N/A	N/A	N/A	N/A	N/A
Int on Sub Notes & Debentures	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Expense	0	0	5	0	0	N/A
Total Interest Expense	172	70	93	109	101	145.71
Net Interest Income (TE)	3,501	2,256	2,215	2,374	2,339	55.19
Non-interest Income	1,228	1,248	1,167	1,023	1,248	-1.60
Adjusted Operating Income (TE)	4,729	3,504	3,382	3,397	3,587	34.96
Non-Interest Expense	2,539	2,348	2,096	2,107	2,015	8.13
Pre-Provision Net Revenue (TE)	2,190	1,156	1,286	1,290	1,572	89.46
Provision: Loan & Lease Losses	0	-89	248	125	62	100.00
Provision: Credit Losses Other Assets	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	2,190	1,245	1,038	1,165	1,510	75.91
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	N/A	N/A	N/A	N/A
Pretax Net Operating Inc (TE)	2,190	1,245	1,038	1,165	1,510	75.91
Applicable Income Taxes	0	0	0	0	0	N/A
Current Tax Equiv Adjustment	27	33	30	32	34	-18.70
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	27	33	30	32	34	-18.70
Net Operating Income	2,163	1,212	1,008	1,133	1,476	78.47
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	2,163	1,212	1,008	1,133	1,476	78.47
Cash Dividends Declared	2,469	2,981	2,006	2,269	2,349	-17.18
Retained Earnings	-306	-1,769	-998	-1,136	-873	82.70
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	20	17	26	12	6	17.65

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
PERCENT OF AVERAGE ASSETS:	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Personnel Expense	2.20	1.21	98	2.28	1.23	98	2.27	1.34	98	2.46	1.40	98	2.46	1.39	98
Occupancy Expense	0.27	0.21	74	0.30	0.21	81	0.35	0.24	84	0.37	0.24	86	0.37	0.24	86
Other Oper Exp (Incl Intangibles)	1.03	0.72	86	0.96	0.72	81	1.13	0.74	90	1.27	0.79	95	1.16	0.79	86
Total Overhead Expense	3.50	2.17	97	3.53	2.18	97	3.75	2.34	98	4.10	2.45	98	3.99	2.45	97
NON-INTEREST EXPENSES:															
Personnel Expense		6,071			5,676			5,309			5,331			4,847	
Occupancy Expense		748			751			815			794			732	
Goodwill Impairment		0			0			0			0			0	
Other Intangible Amortiz		0			0			0			0			0	
Other Oper Exp (incl Intangibles)		2,830			2,386			2,653			2,740			2,274	
Non-Interest Expense		9,649			8,813			8,777			8,865			7,853	
PERCENT OF AVERAGE ASSETS:	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Fiduciary Activities	0.00	0.00	82	0.00	0.00	81	0.00	0.00	80	0.00	0.01	80	0.00	0.01	79
Deposit Service Charges	0.17	0.12	78	0.15	0.11	75	0.18	0.12	76	0.27	0.17	80	0.24	0.18	74
Trading, Vent Cap, Securtz 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
Inv Banking, Advisory Inc	0.00	0.00	86	0.00	0.00	86	0.00	0.00	83	0.00	0.00	82	0.00	0.00	81
Insurance Comm & Fees	0.00	0.00	56	0.00	0.00	56	0.00	0.00	55	0.00	0.00	55	0.00	0.00	56
Net Servicing Fees	0.00	0.01	76	0.00	0.01	74	0.00	0.01	73	0.00	0.01	72	0.00	0.01	72
Loan & Lease Net Gains/Loss	0.00	0.01	77	0.00	0.02	76	0.00	0.03	74	0.00	0.01	72	0.00	0.01	73
Other Net Gains/Loss	0.01	0.00	85	0.02	0.00	85	-0.01	0.00	18	0.00	0.00	72	0.01	0.00	86
Other Non-interest Income	1.50	0.21	98	1.96	0.23	98	1.80	0.21	99	2.34	0.21	99	2.53	0.21	99
Non Interest Income	1.68	0.42	98	2.13	0.48	98	1.97	0.47	98	2.61	0.48	99	2.79	0.48	99
NON-INTEREST INCOME:															
Fiduciary Activities		0			0			0			0			0	
Deposit Service Charges		481			385			429			586			476	
Trading, Vent Cap, Securtz Inc		N/A			N/A			N/A			N/A			N/A	
Inv Banking, Advisory Inc		0			0			0			0			0	
Insurance Comm & Fees		0			0			0			0			0	
Net Servicing Fees		0			0			0			0			0	
Loan & Lease Net Gains/Loss		0			0			0			0			0	
Other Net Gains/Loss		26			38			-14			0			27	
Other Non-Interest Income		4,134			4,890			4,211			5,057			4,979	
Non Interest Income		4,641			5,313			4,626			5,643			5,482	
OTHER INCOME & EXPENSE RATIOS:	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Overhead Less Non-int Inc	1.82	1.72	60	1.40	1.67	28	1.77	1.83	46	1.49	1.93	17	1.20	1.93	8
Efficiency Ratio	61.13	60.89	55	58.16	60.58	42	60.52	61.15	51	58.02	59.47	45	55.62	59.68	35
Avg Persnl Exp Per Empl (\$000)	106.51	86.01	85	99.58	83.05	79	91.53	80.84	75	96.93	78.08	86	86.55	75.54	75
Assets Per Employee (\$Million)	5.28	7.36	17	4.65	7.26	8	4.11	6.71	4	3.91	6.00	9	3.86	5.82	10
Domestic Banking Offices (#)		2			2			2			2			2	
Foreign Branches (#)		0			0			0			0			0	
Assets Per Domestic Office		150,398			132,622			119,055			107,466			108,072	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
YIELD ON OR COST OF:	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Total Loan & Leases (TE)	6.34	5.17	95	5.81	5.53	66	6.09	5.49	82	6.28	5.74	81	6.38	5.54	89
Loans in Domestic Offices	6.33	5.17	95	5.81	5.53	66	6.09	5.48	82	6.27	5.74	81	6.37	5.53	88
Real Estate	5.82	4.96	91	5.54	5.05	75	5.95	5.36	81	5.73	5.49	68	5.87	5.29	82
Secured by 1-4 Fam Resi Prop	6.58	5.10	92	6.59	5.22	89	6.45	5.56	81	7.15	5.62	91	6.09	5.42	81
All Other Loans Sec Real Estate	5.60	4.95	81	5.25	5.03	64	5.81	5.31	77	5.19	5.47	37	5.76	5.27	78
Commercial & Industrial	7.11	5.60	87	6.07	7.25	39	6.29	5.62	73	6.90	6.07	80	7.13	5.86	86
Individual	6.47	6.77	47	6.34	6.89	41	6.88	7.22	48	7.29	7.39	49	7.39	7.16	58
Credit Card	N/A	10.56	N/A	N/A	9.75	N/A	N/A	10.11	N/A	N/A	10.90	N/A	N/A	10.76	N/A
Agricultural	N/A	5.32	N/A	N/A	5.22	N/A	N/A	5.53	N/A	N/A	6.06	N/A	N/A	5.78	N/A
Loans in 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
Total Investment Securities (TE)	1.84	1.94	43	2.09	1.77	70	3.04	2.31	88	3.18	2.65	85	3.09	2.55	85
Total Investment Securities (Book)	1.71	1.79	44	1.74	1.60	61	2.65	2.09	87	2.86	2.44	85	2.72	2.33	81
US Treas & Agency (Excl MBS)	1.74	1.57	63	0.89	1.27	29	1.93	1.78	48	2.29	2.27	54	1.95	2.03	50
Mortgage Backed Securities	1.34	1.84	12	1.02	1.23	30	1.68	1.85	35	1.82	2.43	6	2.04	2.35	25
All Other Securities	1.76	2.09	28	2.56	2.08	82	3.32	2.40	93	3.40	2.63	89	3.39	2.61	87
Interest-Bearing Bank Balances	1.77	1.42	72	0.82	0.58	70	1.42	0.93	71	2.04	2.14	31	2.25	1.84	82
Federal Funds Sold & Resales	1.69	1.51	61	0.08	0.09	54	0.17	0.39	17	2.14	2.12	52	1.84	2.11	46
Total Interest Bearing Deposits	0.34	0.49	27	0.26	0.46	20	0.39	0.77	11	0.42	1.03	6	0.35	0.75	10
Transaction accounts	0.43	0.24	80	0.16	0.15	63	0.31	0.23	72	0.52	0.40	71	0.48	0.32	74
Other Savings Deposits	0.15	0.31	22	0.13	0.20	30	0.13	0.31	12	0.13	0.53	5	0.12	0.42	5
Time Deposits	0.79	0.89	42	0.83	0.95	42	1.24	1.51	26	1.01	1.71	7	0.68	1.21	10
Foreign Office Deposits	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
Federal Funds Purchased & Repos	N/A	1.95	N/A	N/A	0.15	N/A	N/A	0.50	N/A	N/A	1.84	N/A	N/A	1.57	N/A
Other Borrowed Money	N/A	2.83	N/A	N/A	1.49	N/A	N/A	1.50	N/A	N/A	2.26	N/A	N/A	1.97	N/A
Subord Notes & Debentures	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 Interest Expense	N/A	2.04	N/A	N/A	1.44	N/A	N/A	1.44	N/A	N/A	2.46	N/A	N/A	1.99	N/A
All Interest-Bearing Funds	0.34	0.53	23	0.26	0.48	17	0.40	0.80	11	0.42	1.08	5	0.35	0.81	8
Memo: Interest on Time Dep Over Ins Limit	1.08	0.97	60	1.06	0.98	58	1.44	1.60	37	1.20	1.90	13	0.71	1.36	12
PERCENT OF AVERAGE ASSETS:															
Total Loan & Leases	55.66	51.43	60	64.75	51.50	80	64.69	57.94	63	61.05	60.49	47	59.07	59.17	46
Loans in Domestic Offices	55.66	51.07	61	64.75	51.13	80	64.69	57.54	65	61.05	60.06	48	59.07	58.73	47
Real Estate	30.96	34.06	43	34.43	32.51	58	35.20	35.53	48	31.51	38.71	31	28.53	37.69	25
Secured by 1-4 Fam Resi Prop	6.80	12.12	29	7.37	11.60	35	7.92	12.69	31	8.58	13.45	33	9.07	13.02	36
All Other Loans Sec Real Estate	24.16	21.07	62	27.07	20.17	73	27.28	21.95	68	22.93	24.22	47	19.45	23.76	35
Commercial & Industrial	21.33	6.37	98	26.99	7.33	97	25.77	8.70	98	25.71	7.44	99	26.01	7.29	99
Individual	2.76	2.59	63	2.80	2.52	65	2.59	2.71	58	2.58	2.86	54	2.17	2.89	42
Credit Card	0.00	0.01	87	0.00	0.01	86	0.00	0.01	86	0.00	0.02	84	0.00	0.02	83
Agricultural	N/A	7.93	N/A	N/A	8.45	N/A	N/A	10.51	N/A	N/A	11.76	N/A	N/A	12.04	N/A
Loans in 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
Total Investment Securities	21.65	34.02	27	13.34	28.85	20	13.39	25.44	27	16.88	26.10	32	16.84	28.24	28
US Treas & Agency (Excl MBS)	13.90	8.44	73	5.70	5.08	61	6.06	4.04	71	7.45	5.39	67	7.15	5.82	64
Mortgage Backed Securities	1.49	8.18	31	0.90	7.43	27	0.31	7.33	25	0.48	7.26	25	0.72	7.50	26
All Other Securities	6.25	12.68	32	6.74	12.15	35	7.02	10.97	41	8.95	9.65	51	8.97	10.81	44
Interest-Bearing Bank Balances	0.63	6.83	9	0.74	9.04	10	1.02	7.24	13	2.29	5.23	31	1.87	4.74	29
Federal Funds Sold & Resales	14.36	1.54	96	13.26	2.21	92	12.13	1.99	97	10.18	1.14	97	11.68	0.89	99
Total Interest Bearing Deposits	44.67	64.03	2	46.48	63.39	3	44.03	63.89	2	45.84	65.23	2	47.28	65.38	2
Transaction Accounts	14.81	17.85	43	15.92	16.88	50	13.95	16.30	40	18.19	15.42	65	17.12	15.54	57
Other Savings Deposits	23.35	25.83	39	22.96	24.19	46	22.00	22.27	51	20.72	21.85	46	21.77	22.46	49
Time Deposits	6.51	19.24	5	7.60	20.89	5	8.08	23.85	5	6.93	26.27	2	8.38	25.84	3
Foreign Office Deposits	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
Federal Funds Purchased & Repos	0.00	0.27	40	0.00	0.22	60	0.00	0.39	48	0.00	0.40	38	0.00	0.53	32
Other Borrowed Money	0.00	0.89	45	0.00	1.03	50	0.00	1.65	40	0.00	1.72	36	0.00	1.94	36
Subord Notes & Debentures	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Other Interest Expense Balances	0.00	0.89	45	0.00	1.03	50	0.00	1.65	40	0.00	1.72	36	0.00	1.94	36
All Interest-Bearing Funds	44.67	66.19	2	46.48	65.79	3	44.03	67.15	2	45.84	68.61	2	47.28	69.23	2
Time Deposits Over Ins Limit	2.36	4.39	31	3.02	4.52	38	2.97	5.17	31	1.42	5.63	9	1.78	4.98	17

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Quarter
Assets:						
Real Estate Loans	92,191	84,765	83,214	78,726	59,957	4.71
Commercial Loans	71,785	61,190	66,891	51,399	56,555	18.02
Individual Loans	8,909	6,998	6,438	5,685	4,621	19.06
Agricultural Loans	718	867	1,072	1,441	1,465	18.48
Other Loans & Leases	847	940	1,432	1,298	1,203	0.00
LN&LS Allowance	3,287	3,281	3,265	2,323	2,045	0.03
Unearned Income	0	0	0	0	0	N/A
Net Loans & Leases	171,163	151,479	155,781	136,226	121,756	10.77
U.S. Treasury & Agency Securities	47,347	15,821	16,067	14,343	18,409	0.14
Municipal Securities	21,470	23,011	14,603	19,973	17,977	54.93
Foreign Debt Securities	0	0	0	0	0	N/A
All Other Securities	37	42	70	110	115	0.00
HTM Securities Allowance	N/A	N/A	N/A	N/A	N/A	N/A
Interest-Bearing Bank Balances	1,506	1,752	1,847	5,419	3,344	0.20
Federal Funds Sold & Resales	34,684	42,449	21,405	11,910	29,400	1.60
Trading Account Assets	0	0	0	0	0	N/A
Total Investments	105,044	83,075	53,992	51,755	69,245	8.50
Total Earning Assets	276,207	234,554	209,773	187,981	191,001	9.89
Nonint Cash & Due From Banks						
Premises, Fix Assts, Cap Leases	2,482	2,709	2,914	3,237	3,072	-1.59
Other Real Estate Owned	185	185	0	0	0	0.00
Dir & Indir Inv RE Ventures	0	0	0	0	0	N/A
Inv in Unconsolidated Subs	0	0	0	0	0	N/A
Acceptances & Oth Assets	17,747	17,212	17,025	16,382	15,699	6.05
Total Assets	300,795	265,243	238,110	214,931	216,144	9.45
Average Assets During Quarter	298,335	258,119	239,810	217,257	210,211	8.09
Liabilities:						
Demand Deposits	144,439	112,585	96,804	89,453	93,037	17.61
All Now & ATS Accounts	46,756	45,636	42,115	40,214	39,233	12.19
Money Market Deposit Accounts	15,965	13,323	12,502	11,398	15,754	7.46
Other savings Deposits	50,526	47,972	40,741	31,794	29,505	0.79
Time Deps At Or Below Insurance Limit	10,440	11,786	11,838	12,024	12,053	-6.62
Less: Fully Insured Brokered Deposits	0	0	0	0	0	N/A
Core Deposits	268,126	231,302	204,000	184,883	189,582	11.41
Fully Insured Brokered Deposits	0	0	0	0	0	N/A
Time Deps Above Insurance Limit	6,151	6,265	7,862	4,563	3,158	-14.08
Deposits in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A
Total Deposits	274,277	237,566	211,864	189,446	192,741	10.68
Federal Funds Purch & Resale	0	0	0	0	0	N/A
Fed Home Loan Bor Mat < 1 Year	0	0	0	0	0	N/A
Fed Home Loan Bor Mat > 1 Year	0	0	0	0	0	N/A
Oth Borrowing Mat < 1 Year	0	0	0	0	0	N/A
Oth Borrowing Mat > 1 Year	0	0	0	0	0	N/A
Subordinated Notes & Debentures	0	0	0	0	0	N/A
Acceptances & Other Liabilities	4,342	3,421	2,814	3,091	2,410	-8.63
Total Liabilities (Incl Mortg)	278,619	240,987	214,678	192,537	195,151	10.31
Total Bank Capital & Min Int	22,176	24,256	23,433	22,394	20,993	-0.32
Total Liabilities & Capital	300,795	265,243	238,111	214,931	216,144	9.45
Memoranda:						
Officers, Shareholder Loans (#)	3	3	2	3	2	
Officers, Shareholder Loans (\$)	8,399	8,533	3,673	9,802	8,614	19.27
Held-to-Maturity Securities	5	7	12	19	28	0.00
Available-for-Sale Securities	68,849	38,867	30,728	34,407	36,473	12.55
All Brokered Deposits	0	0	0	0	0	N/A
LN&LS in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A
Loans Held for Sale	0	0	0	0	0	N/A
Loans not Held for Sale	174,450	154,760	159,046	138,549	123,801	10.55

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018			Percent Change 1 Quarter
Outstanding (% of Total Assets)	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	
Home Equity (1-4 Family)	0.00	0.45	43	0.00	0.39	45	0.00	0.43	41	0.00	0.46	40	0.00	0.44	40	
Credit Card	0.00	0.04	87	0.00	0.04	86	0.00	0.04	86	0.00	0.07	84	0.00	0.09	82	
Commercial RE Secured by RE	3.08	1.62	76	1.86	1.36	66	4.58	1.19	92	6.40	1.29	97	4.16	1.34	90	
1-4 Family Residential	1.17	0.57	78	0.81	0.54	70	1.28	0.46	85	0.51	0.38	69	0.37	0.39	61	
Comm'l RE, Oth Const & Land	1.90	0.89	78	1.04	0.65	72	3.30	0.62	96	5.88	0.79	98	3.79	0.83	94	
Commercial RE Not Secured by RE	0.00	0.00	94	0.00	0.00	94	0.00	0.00	94	0.00	0.02	95	0.00	0.03	95	
All Other	10.17	5.76	81	8.30	5.33	75	11.04	5.83	84	11.78	5.50	87	6.92	5.66	66	
Total LN&LS Commitments	13.25	8.75	78	10.16	7.92	67	15.62	8.24	87	18.17	8.07	92	11.08	8.32	73	
Securities Underwriting	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	
Standby Letters of Credit	0.00	0.16	32	0.00	0.14	32	0.00	0.15	28	0.00	0.18	25	0.00	0.20	25	
Amount Conveyed to Others	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	
Commercial Letters of Credit	0.64	0.00	99	0.40	0.00	98	0.28	0.00	97	0.27	0.00	98	0.26	0.00	96	
Assets Securitized or Sold w/Rec	0.00	0.22	85	0.00	0.26	84	0.00	0.44	82	0.00	0.43	83	0.00	0.61	81	
Amount of Recourse Exposure	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.02	N/A	N/A	0.02	N/A	N/A	0.02	N/A	
Credit Derivatives Bank as Guarantor	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	
Credit Derivatives Bank as Beneficiary	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 Oth Off-Balance Sheet Items	3.16	0.07	94	0.15	0.07	90	4.03	0.13	95	0.25	0.20	87	0.13	0.13	88	
Off-Balance Sheet Items	17.04	10.19	83	10.71	9.50	61	19.93	10.03	86	18.69	10.04	85	11.48	10.46	63	
Outstanding (\$000)																
Home Equity (1-4 Family)		1			0			0			0			0		-98.33
Credit Card		0			0			0			0			0		N/A
Commercial RE Secured by RE		9,254			4,932			10,914			13,745			8,989		3.02
1-4 Family Residential		3,529			2,161			3,046			1,103			803		69.01
Commercial RE, Oth Const & Land		5,725			2,771			7,868			12,642			8,186		-16.97
Commercial RE Not Secured by RE		0			0			0			0			0		N/A
All Other		30,604			22,009			26,279			25,311			14,961		-4.14
Securities Underwriting		N/A			N/A			N/A			N/A			N/A		N/A
Memo: Unused Commit w/mat GT 1 YR		9,155			0			666			0			14,067		N/A
Standby Letters of Credit		0			0			0			0			0		N/A
Amount Conveyed to Others		N/A			N/A			N/A			N/A			N/A		N/A
Commercial Letters of Credit		1,913			1,072			666			591			570		0.10
Assets Securitized or Sold w/recourse		0			0			0			0			0		N/A
Amount of Recourse Exposure		N/A			N/A			N/A			N/A			N/A		N/A
Credit Derivatives Bank as Guarantor		N/A			N/A			N/A			N/A			N/A		N/A
Credit Derivatives Bank as Beneficiary		N/A			N/A			N/A			N/A			N/A		N/A
All Oth Off-Balance Sheet Items		9,497			399			9,588			527			286		-0.46
Off-Balance Sheet Items		51,269			28,412			47,447			40,174			24,806		-2.20

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Notional Amount (\$000)					
Derivative Contracts	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Derivatives Position					
Future and Forwards	N/A	N/A	N/A	N/A	N/A
Written Options	N/A	N/A	N/A	N/A	N/A
Exchange Traded	N/A	N/A	N/A	N/A	N/A
Over-the-Counter	N/A	N/A	N/A	N/A	N/A
Purchased Options	N/A	N/A	N/A	N/A	N/A
Exchange Traded	N/A	N/A	N/A	N/A	N/A
Over-the-Counter	N/A	N/A	N/A	N/A	N/A
Swaps	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Non-Traded	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Memo: Marked-to-Market	N/A	N/A	N/A	N/A	N/A
Derivative Contracts (RBC Def)	0	0	0	0	0
One Year or Less	0	0	0	0	0
Over 1 Year to 5 Years	0	0	0	0	0
Over 5 Years	0	0	0	0	0
Gross Negative Fair Value	N/A	N/A	N/A	N/A	N/A
Gross Positive Fair Value	N/A	N/A	N/A	N/A	N/A
Held-for-Trading	N/A	N/A	N/A	N/A	N/A
Non-Traded	N/A	N/A	N/A	N/A	N/A
Memo: Marked-to-Market	N/A	N/A	N/A	N/A	N/A
Current Credit Exposure All Derivatives	0	0	0	0	0
Credit Losses Off_BS Derivatives	N/A	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

FDIC Certificate # 33333	FRB District/ID_RSSD 11 / 333333						THIRD NATIONAL BANK			THREE, TX			Derivative Analysis		
OCC Charter # 33333	County: THREE						Derivative Analysis--Page 5B								
Public Report															
	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Percent of Notional Amounts	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Interest Rate Contracts	N/A	96.67	N/A	N/A	96.55	N/A	N/A	89.67	N/A	N/A	16.67	N/A	N/A	96.88	N/A
Other Derivative Contracts	N/A	3.33	N/A	N/A	0.00	N/A	N/A	0.26	N/A	N/A	1.43	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	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
Equity, Comm & Oth Contracts	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
Derivatives Position															
Futures and Forwards	N/A	30.75	N/A	N/A	27.38	N/A	N/A	40.53	N/A	N/A	40.19	N/A	N/A	35.99	N/A
Written Options	N/A	69.22	N/A	N/A	61.51	N/A	N/A	47.57	N/A	N/A	46.99	N/A	N/A	51.19	N/A
Exchange Traded	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
Over-the-Counter	N/A	69.22	N/A	N/A	61.51	N/A	N/A	47.57	N/A	N/A	46.99	N/A	N/A	51.19	N/A
Purchased Options	N/A	0.00	N/A	N/A	0.00	N/A	N/A	2.38	N/A	N/A	2.56	N/A	N/A	2.56	N/A
Exchange Traded	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
Over-the-Counter	N/A	0.00	N/A	N/A	0.00	N/A	N/A	2.38	N/A	N/A	2.56	N/A	N/A	2.56	N/A
Swaps	N/A	0.00	N/A	N/A	11.11	N/A	N/A	9.52	N/A	N/A	10.26	N/A	N/A	10.26	N/A
Held-for-Trading	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
Interest Rate Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	2.30	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Derivative Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.25	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	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
Equity, Comm & Oth Contracts	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
Non-Traded	N/A	100.00	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
Interest Rate Contracts	N/A	96.67	N/A	N/A	0.00	N/A	N/A	10.00	N/A	N/A	8.33	N/A	N/A	0.00	N/A
Other Derivative Contracts	N/A	3.33	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	1.43	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	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
Equity, Comm & Oth Contracts	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
Memo: Marked-to-Market	N/A	100.00	N/A	N/A	88.89	N/A	N/A	85.71	N/A	N/A	92.31	N/A	N/A	84.62	N/A
Derivative Contracts (RBC Def)	N/A	20.51	N/A	N/A	31.56	N/A	N/A	35.84	N/A	N/A	10.16	N/A	N/A	38.29	N/A
One Year or Less	N/A	0.00	N/A	N/A	15.37	N/A	N/A	8.85	N/A	N/A	6.79	N/A	N/A	17.14	N/A
Over 1 Year to 5 Years	N/A	0.00	N/A	N/A	2.79	N/A	N/A	14.52	N/A	N/A	4.45	N/A	N/A	6.66	N/A
Over 5 Years	N/A	20.51	N/A	N/A	13.40	N/A	N/A	12.47	N/A	N/A	6.00	N/A	N/A	8.41	N/A
Gross Negative Fair Value	N/A	0.00	N/A	N/A	1.16	N/A	N/A	1.62	N/A	N/A	1.13	N/A	N/A	0.46	N/A
Gross Positive Fair Value	N/A	0.36	N/A	N/A	0.66	N/A	N/A	0.54	N/A	N/A	0.25	N/A	N/A	0.25	N/A
By Tier 1 Capital:															
Gross Negative Fair Value (x)	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
Gross Positive Fair Value (x)	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
Held-for-Trading (x)	0.00	0.00	99	0.00	0.00	99	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98
Non-Traded (x)	0.00	0.01	95	0.00	0.00	91	0.00	0.00	88	0.00	0.00	89	0.00	0.00	91
Non-Traded Marked-to-Mkt(x)	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.05	N/A	N/A	0.02	N/A	N/A	0.01	N/A
Current Credit Exposure (x)	0.00	0.00	98	0.00	0.00	98	0.00	0.00	95	0.00	0.00	98	0.00	0.00	97
Credit Losses on Derivatives	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
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	0.00	0.00	98	0.00	0.00	98	0.00	0.00	95	0.00	0.00	98	0.00	0.00	97
Credit Losses on Derivatives/CR Allow	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
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

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Percent of Average Assets															
Loans Held For Sale	0.00	0.00	85	0.00	0.01	80	0.00	0.03	78	0.00	0.01	82	0.00	0.01	79
Loans Not Held For Sale	57.36	51.96	63	63.15	51.54	77	64.70	57.65	64	60.34	60.31	47	58.63	59.19	46
Less: LN&LS Allowance	1.20	0.76	89	1.35	0.78	92	1.21	0.82	85	0.98	0.85	68	1.00	0.83	70
Net Loans & Leases	56.16	51.19	63	61.79	50.81	76	63.49	56.88	64	59.36	59.46	46	57.62	58.35	46
Interest-Bearing Bank Balances	0.60	7.02	10	0.71	9.22	9	1.15	7.40	12	2.04	5.38	29	2.10	4.99	28
Federal Funds Sold & Resales	13.60	1.37	96	13.80	2.11	94	10.60	1.89	94	10.83	1.10	97	12.11	0.89	99
Trading Account Assets	0.00	0.01	99	0.00	0.01	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Held-to-Maturity Securities	0.00	1.70	73	0.00	1.06	75	0.01	0.74	75	0.01	0.89	74	0.02	1.18	73
HTM Securities Allowance	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
Available-for-Sale Securities	20.27	28.80	33	13.47	26.56	27	13.66	23.95	31	16.63	23.73	37	16.87	24.94	33
Marketable Equity Sec at FV	0.00	0.00	83	0.00	0.00	83	0.00	0.00	82	N/A	0.01	N/A	N/A	0.00	N/A
Total Earning Assets	90.63	94.11	7	89.77	94.18	8	88.90	94.11	3	88.87	93.88	3	88.71	93.82	3
Nonint Cash & Due From Banks	2.09	2.03	62	2.39	2.28	65	2.58	2.14	71	2.32	2.01	63	2.35	2.01	66
Premises, Fix Assts & Cap Leases	0.94	0.93	59	1.12	0.92	67	1.33	1.03	70	1.44	1.10	70	1.51	1.10	72
Other Real Estate Owned	0.07	0.01	88	0.01	0.03	68	0.00	0.05	42	0.00	0.07	36	0.08	0.07	70
Dir & Indir Inv RE Ventures	0.00	0.00	98	0.00	0.00	98	0.00	0.00	97	0.00	0.01	97	0.00	0.01	97
Inv in Unconsolidated Subs	0.00	0.00	93	0.00	0.00	94	0.00	0.00	93	0.00	0.00	94	0.00	0.00	93
Acceptances & Other Assets	6.27	2.66	97	6.70	2.27	98	7.20	2.43	98	7.37	2.68	98	7.35	2.75	98
Total Non-Earning Assets	9.37	5.89	92	10.23	5.79	91	11.10	5.90	96	11.13	6.12	96	11.29	6.19	96
Total Assets	100.00	100.00	99	100.00	100.00	99	100.00	100.00	91	100.00	100.00	93	100.00	100.00	98
Standby Letters of Credit	0.00	0.16	29	0.00	0.15	28	0.00	0.17	25	0.00	0.21	22	0.00	0.20	22
Liabilities															
Demand Deposits	44.74	24.86	94	42.52	23.14	94	41.91	20.72	95	42.12	18.89	97	38.85	18.59	96
All NOW & ATS Accounts	15.39	16.08	49	16.24	15.16	55	16.73	14.89	58	18.70	14.47	70	19.89	14.94	75
Money Market Deposit Accounts	5.39	11.52	25	4.96	10.75	25	5.72	10.43	30	6.49	10.43	35	7.42	10.91	38
Other Savings Deposits	18.00	13.54	76	17.57	12.64	78	16.12	11.28	79	13.94	10.69	74	13.61	10.91	71
Time Deps At or Below Insurance Limit	4.14	14.57	4	4.68	16.01	4	5.09	18.35	4	5.47	20.10	3	6.50	20.48	4
Less: Fully Insured Brokered Deposits	0.00	0.25	76	0.00	0.21	78	0.00	0.49	72	0.00	0.86	69	0.00	1.01	63
Core Deposits	87.67	82.53	77	85.97	80.26	82	85.56	77.78	88	86.72	76.55	93	86.27	77.34	89
Fully Insured Brokered Deposits	0.00	0.25	76	0.00	0.21	78	0.00	0.49	72	0.00	0.86	69	0.00	1.01	63
Time Deps Above Insurance Limit	2.34	4.42	30	2.91	4.50	37	2.96	5.16	29	1.49	5.56	10	1.79	4.91	17
Deposits in 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
Total Deposits	90.01	88.08	64	88.88	85.85	77	88.52	84.33	83	88.21	84.11	80	88.06	84.48	77
Federal Funds Purch & Repos	0.00	0.29	58	0.00	0.19	75	0.00	0.34	68	0.00	0.39	60	0.00	0.51	51
Total Fed Home Loan Borrowings	0.00	0.92	49	0.00	0.94	56	0.00	1.41	48	0.00	1.54	43	0.00	1.73	41
Total Other Borrowings	0.00	0.01	90	0.00	0.01	90	0.00	0.05	85	0.00	0.03	85	0.00	0.03	86
Memo: Sht Ter N Core Funding	2.25	4.80	26	2.91	4.59	37	2.96	5.68	27	1.49	6.36	10	1.76	6.32	13
Subordinated Notes & Debentures	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Acceptances & Other Liabilities	1.58	0.39	96	1.33	0.45	92	1.39	0.52	91	1.42	0.53	90	1.34	0.47	91
Total Liabilities (Incl Mortg)	91.58	90.57	63	90.21	88.39	72	89.91	87.74	73	89.63	87.64	72	89.40	88.25	61
Total Bank Capital & Min Int	8.42	9.43	36	9.79	11.58	27	10.09	12.26	26	10.37	12.32	27	10.60	11.75	38
Total Liabilities & Capital	100.00	100.00	99	100.00	100.00	94	100.00	100.00	91	100.00	100.00	93	100.00	100.00	94
Memo: All Brokered Deposits	0.00	0.55	70	0.00	0.41	73	0.00	0.80	66	0.00	1.31	63	0.00	1.39	57
Insured Brokered Deposits	0.00	0.25	76	0.00	0.21	78	0.00	0.49	72	0.00	0.86	69	0.00	1.01	63
Loans HFS as a % Loans	0.00	0.01	85	0.00	0.03	80	0.00	0.04	78	0.00	0.02	82	0.00	0.02	79

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Analysis Ratios	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Loss Provision to Average Assets	0.00	0.04	45	0.03	0.06	51	0.42	0.13	91	0.09	0.11	54	0.17	0.10	75
Recoveries to Prior Credit Loss	41.67	96.05	47	5.77	52.13	21	6.45	50.90	19	126.71	56.78	81	5.13	52.66	17
Net Loss to Average Total LN&LS	0.00	0.03	25	0.04	0.03	68	0.03	0.09	51	-0.06	0.12	5	0.13	0.09	71
Gross Loss to Average Total LN&LS	0.01	0.06	39	0.04	0.08	55	0.03	0.13	37	0.09	0.16	52	0.14	0.14	61
Recoveries to Average Total LN&LS	0.02	0.04	50	0.00	0.04	16	0.01	0.04	22	0.15	0.05	88	0.01	0.05	27
LN&LS Allowance to LN&LS Not HFS	1.88	1.45	80	2.12	1.57	80	2.05	1.54	82	1.68	1.45	70	1.65	1.44	70
LN&LS Allowance to Total LN&LS	1.88	1.45	80	2.12	1.56	80	2.05	1.54	82	1.68	1.45	70	1.65	1.44	70
LN&LS Allowance to Net Losses (X)	N/A	114.34	N/A	57.56	71.31	62	74.20	46.84	76	N/A	40.15	N/A	13.54	45.80	44
LN&LS Allowance to Nonaccrual LN&LS (X)	0.62	9.85	7	0.62	7.12	10	0.61	5.72	12	0.40	5.66	6	0.38	5.79	5
Earnings Coverage of Net Losses (X)	N/A	224.63	N/A	109.11	129.68	66	127.18	86.46	76	N/A	83.56	N/A	40.63	91.52	54
Net Losses by Type of LN&LS															
Real Estate Loans	0.00	0.00	81	0.05	0.00	89	0.00	0.02	66	0.00	0.03	61	0.00	0.03	62
Construction & Land Development	0.00	-0.04	98	0.00	-0.02	98	0.00	-0.01	96	0.00	-0.09	95	0.00	-0.04	95
1-4 Family Construction	0.00	0.06	98	0.00	-0.10	99	0.00	-0.01	98	0.00	0.00	97	0.00	0.07	97
Other Construction & Land	0.00	-0.05	98	0.00	-0.35	98	0.00	-0.02	97	0.00	-0.11	96	0.00	-0.08	96
Secured by Farmland	0.00	0.02	97	0.00	0.02	96	0.00	0.00	93	0.00	0.00	93	0.00	-0.01	95
1-4 Family Residential Loans	0.00	0.00	86	0.24	0.00	96	0.00	0.01	74	0.00	0.03	68	0.00	0.03	70
Home Equity Loans	0.00	-0.05	99	0.00	-0.21	98	N/A	-0.10	N/A	N/A	-0.20	N/A	N/A	-0.01	N/A
1-4 Family 1st Lien Loans	0.00	0.00	85	0.15	0.00	95	0.00	0.02	75	0.00	0.03	69	0.00	0.02	72
1-4 Family Jr Lien Loans	0.00	-1.29	97	5.87	-0.55	99	0.00	-0.47	98	0.00	-0.08	97	0.00	-0.11	96
Multifamily Loans	0.00	0.02	98	0.00	0.00	99	0.00	0.00	99	0.00	0.07	98	0.00	0.02	97
Non-Farm Non-Residential Mtg	0.00	-0.02	95	0.00	0.00	92	0.00	0.01	89	0.00	0.01	86	0.00	0.03	85
Owner Occupied Nonfarm Nonresidential	0.00	-0.01	97	0.00	0.00	95	0.00	0.01	91	0.00	0.01	89	0.00	0.01	90
Other Nonfarm Nonresidential	0.00	0.02	97	0.00	0.06	95	0.00	0.00	94	0.00	0.13	96	0.00	0.00	92
RE Loans in 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
Agricultural Loans	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.04	N/A	N/A	0.03	N/A
Commercial and Industrial Loans	-0.01	0.01	29	0.00	0.04	75	0.07	0.15	67	-0.26	0.23	6	0.30	0.17	77
Loans to Individuals	-0.03	0.17	17	0.17	0.13	69	0.05	0.24	43	1.16	0.37	88	-0.02	0.32	12
Credit Card Plans	N/A	0.44	N/A	N/A	0.67	N/A	N/A	0.42	N/A	N/A	0.74	N/A	N/A	0.80	N/A
Auto Loans	-0.07	0.08	9	0.63	0.05	90	0.12	0.11	70	0.00	0.20	60	-0.04	0.18	14
Non-Depository, Other & Muni Loans	0.00	0.15	82	0.00	0.09	82	0.04	0.22	79	0.00	0.39	77	0.00	0.23	79
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	0.03	N/A	N/A	0.01	N/A	N/A	0.07	N/A	N/A	0.02	N/A	N/A	0.01	N/A
Leases to Individuals	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 Leases	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
Supplemental:															
Loans to Finance Comm'l Real Estate	N/A	0.01	N/A	N/A	-0.02	N/A	N/A	-0.72	N/A	N/A	0.07	N/A	N/A	0.65	N/A
Change: Loan Allowance (\$000)															
Beginning Balance		3,281			3,265			2,323			2,045			1,856	
Gross Credit Losses		19			60			52			124			161	
Memo: Loans HFS Write-down		0			0			0			0			0	
Recoveries		25			3			8			204			10	
Net Credit Losses		-6			57			44			-80			151	
Provision: Loan & Lease Losses		0			73			986			198			340	
Other Adjustments		0			0			0			0			0	
LN&LS Allowance		3,287			3,281			3,265			2,323			2,045	
Average Total Loans & Leases		153,548			161,453			151,529			132,114			116,226	

FDIC Certificate # 33333			FRB District/ID_RSSD 11 / 333333			THIRD NATIONAL BANK			THREE, TX			Allowance & Loan Mix-b					
OCC Charter # 33333			County: THREE			Analysis of Loan Allowance and Loan Mix--Page 7A											
Public Report																	
	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018				
Loan Mix, % Average Gross LN&LS	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT		
Real Estate Loans	55.06	67.56	21	53.21	64.69	24	54.26	63.51	26	50.99	65.89	18	47.42	65.78	16		
Construction & Development	6.85	4.16	72	6.61	3.50	77	2.16	3.54	42	2.07	3.96	40	1.68	4.04	32		
1-4 Family Construction	1.80	1.84	60	2.07	1.52	70	1.26	1.41	57	1.01	1.35	49	0.77	1.31	45		
Other Const & Land Development	5.05	2.14	79	4.54	1.81	81	0.90	1.92	47	1.06	2.14	44	0.91	2.25	41		
Secured by Farmland	0.47	15.54	5	1.30	15.28	10	2.18	14.70	13	2.53	14.72	14	0.49	14.46	5		
1-4 Family Residential	12.75	24.29	23	11.58	23.51	21	12.77	23.07	23	13.56	23.34	26	14.75	23.43	30		
Home Equity Loans	0.57	0.72	60	0.07	0.68	45	0.00	0.79	38	0.00	0.89	37	0.00	0.89	36		
1-4 Family 1st Lien Loans	11.64	22.73	24	11.32	22.02	23	12.50	21.42	28	13.13	21.45	29	14.14	21.52	32		
1-4 Family Jr Lien Loans	0.55	0.41	68	0.19	0.41	47	0.27	0.48	50	0.43	0.55	55	0.61	0.54	61		
Multifamily	0.74	1.19	53	0.65	1.11	53	0.38	1.20	43	0.42	1.40	42	0.52	1.40	46		
Non-Farm Non-Residential	34.24	17.75	87	33.07	16.77	87	36.77	16.83	93	32.42	18.11	85	29.98	18.12	81		
Owner Occupied Non-Farm Non-Residential	24.02	8.59	93	20.73	8.17	91	18.43	8.48	87	17.09	9.15	82	15.93	8.97	79		
Other Non-Farm Non-Residential	10.22	7.64	65	12.34	7.09	77	18.34	6.83	90	15.32	7.22	84	14.05	7.48	78		
RE Loans in 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		
Financial Institution Loans	0.00	0.00	97	0.00	0.01	98	0.00	0.02	97	0.00	0.03	97	0.00	0.05	95		
Agricultural Loans	0.48	10.55	14	0.64	10.61	15	0.81	12.12	14	1.14	11.66	16	1.44	11.80	19		
Commercial & Industrial Loans	39.09	12.65	98	41.15	14.58	98	39.93	15.28	98	42.74	12.64	99	46.33	12.56	99		
Loans to Individuals	4.80	5.48	53	4.32	5.38	48	3.97	5.20	46	4.18	5.23	48	3.71	5.45	39		
Credit Card Loans	0.00	0.02	87	0.00	0.01	86	0.00	0.02	86	0.00	0.03	84	0.00	0.04	83		
Auto Loans	1.84	2.49	45	1.50	2.36	39	1.72	2.18	49	2.20	2.17	60	2.30	2.19	60		
Municipal Loans	0.57	0.51	66	0.61	0.53	70	0.71	0.58	70	0.87	0.57	72	1.05	0.62	72		
Non-Depository and Other	0.01	0.11	31	0.06	0.11	56	0.33	0.15	83	0.08	0.15	56	0.05	0.16	44		
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	0.08	80	0.00	0.08	81	0.00	0.07	81	0.00	0.06	83	0.00	0.05	81		
Leases to Individuals	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 Leases	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		
Supplemental:																	
Loans to Finance Comm'l Real Est	0.00	0.02	86	0.00	0.03	85	0.00	0.02	85	0.00	0.02	85	0.00	0.05	84		
Foreign Office Loans & Leases	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99		
Memorandum (% of Avg Tot Loans):																	
Loans & Lease Commitments	24.40	16.77	79	17.16	16.12	58	23.45	15.19	82	28.15	13.94	92	19.45	14.58	75		
Officer, Shareholder Loans	5.14	1.42	91	5.44	1.57	90	2.32	1.47	71	7.06	1.80	93	7.00	1.90	93		
Officer, Shareholder Loans to Assets	2.79	0.74	92	3.22	0.76	93	1.54	0.77	78	4.56	1.01	96	3.99	1.07	94		
Other Real Estate Owned % Assets																	
Construction & Land Development	0.00	0.01	96	0.00	0.00	92	0.00	0.00	85	0.00	0.01	83	0.00	0.01	80		
Farmland	0.00	0.00	96	0.00	0.00	94	0.00	0.00	91	0.00	0.00	92	0.00	0.00	91		
1-4 Family	0.07	0.00	96	0.01	0.00	84	0.00	0.01	60	0.00	0.01	56	0.00	0.01	56		
Multifamily	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	97		
Non-Farm Non-Residential	0.00	0.00	86	0.00	0.01	80	0.00	0.01	74	0.00	0.02	68	0.08	0.03	83		
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	0.00	0.00	99		
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	0.07	0.01	88	0.01	0.03	68	0.00	0.05	42	0.00	0.07	36	0.08	0.07	70		
Direct and Indirect Inv	0.00	0.00	98	0.00	0.00	98	0.00	0.00	97	0.00	0.01	97	0.00	0.01	97		
Total	0.07	0.01	87	0.01	0.03	67	0.00	0.06	41	0.00	0.08	35	0.08	0.08	69		
Asset Servicing % Assets																	
Mortgage Servicing w/ Recourse	N/A	0.08	N/A	N/A	0.08	N/A	N/A	0.00	N/A	N/A	0.03	N/A	N/A	0.03	N/A		
Mortgage Servicing w/o Recourse	N/A	1.95	N/A	N/A	2.01	N/A	N/A	2.22	N/A	N/A	2.82	N/A	N/A	3.50	N/A		
Other Financial 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		
Total	0.00	1.69	82	0.00	1.56	82	0.00	1.70	81	0.00	1.67	81	0.00	1.89	80		

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Loan & Leases as a % of Tier 1 Capital Plus Allo	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Real Estate Loans	316.37	311.62	52	311.56	290.99	57	321.29	293.43	58	329.78	309.71	57	265.20	305.11	39
Construction & Development	35.48	21.17	73	44.51	17.26	84	12.29	17.39	50	14.88	18.18	54	8.41	18.38	40
1-4 Family Construction	11.56	9.25	67	12.36	7.49	73	7.95	7.20	66	8.63	6.84	70	2.22	6.43	37
Other Const & Land Development	23.92	10.73	78	32.15	8.69	88	4.34	9.28	48	6.25	10.20	52	6.19	10.94	51
Secured by Farmland	0.86	67.85	4	5.27	68.06	10	10.29	66.33	14	16.29	69.41	20	2.41	68.26	6
1-4 Family Residential	77.24	112.58	40	65.12	104.13	36	72.18	105.41	39	74.92	107.94	40	79.61	105.41	43
Home Equity Loans	4.86	3.53	71	0.56	3.10	50	0.00	3.69	39	0.00	4.48	38	0.00	4.42	39
1-4 Family 1st Lien Loans	66.94	104.20	37	63.30	97.08	37	71.19	97.49	44	72.83	98.63	44	77.06	96.05	47
1-4 Family Jr Lien Loans	5.44	1.99	84	1.27	1.73	56	0.98	2.06	49	2.09	2.53	55	2.55	2.58	61
Multifamily	3.53	5.69	56	4.99	5.18	63	1.94	5.61	45	2.18	6.87	45	2.56	6.97	48
Non-Farm Non-Residential	199.26	82.42	90	191.66	75.32	90	224.60	78.94	94	221.52	85.56	94	172.22	85.48	86
Owner Occupied Non-Farm Non-Residentia	143.27	38.79	96	130.58	35.93	95	117.63	39.00	93	111.99	42.20	90	93.20	41.87	83
Other Non-Farm Non-Residential	55.98	36.04	70	61.08	32.56	76	106.97	32.91	94	109.53	35.41	92	79.02	35.49	82
RE Loans in 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
Financial Institution Loans	0.00	0.03	98	0.00	0.00	99	0.00	0.05	98	0.00	0.11	98	0.00	0.22	96
Agricultural Loans	2.46	46.19	15	3.19	44.90	17	4.14	48.41	17	6.04	53.16	20	6.48	54.98	22
Commercial & Industrial Loans	246.35	57.10	99	224.91	56.15	98	258.27	71.06	98	215.31	58.60	98	250.15	59.08	99
Loans to Individuals	30.57	22.87	70	25.72	21.83	65	24.86	21.84	64	23.81	22.49	60	20.44	22.90	50
Credit Card Loans	0.00	0.07	87	0.00	0.07	87	0.00	0.07	87	0.00	0.12	85	0.00	0.15	83
Auto Loans	12.46	10.48	65	9.14	9.91	54	9.37	9.51	58	12.27	9.56	71	12.50	9.61	69
Municipal Loans	2.87	2.12	68	3.41	2.02	74	3.92	2.37	74	4.61	2.50	77	5.22	2.60	76
Non-Depository and Other	0.03	0.41	38	0.04	0.45	40	1.61	0.56	86	0.83	0.63	74	0.10	0.73	38
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	0.32	81	0.00	0.26	81	0.00	0.33	82	0.00	0.25	83	0.00	0.21	84
Leases to Individuals	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 Leases	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
Supplemental:															
Loans to Finance Commercial Real Estate	0.00	0.09	89	0.00	0.08	87	0.00	0.04	88	0.00	0.06	88	0.00	0.15	86
Foreign Office Loans & Leases	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	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	95.00	72.03	66	110.57	63.86	79	121.20	64.14	80	126.59	69.11	79	89.99	69.80	65
Memo: NOO CRE 3-Year Growth Rate	-8.40	57.44	19	47.88	36.89	66	88.55	26.48	83	20.00	31.20	53	-33.04	38.73	7
Total Commercial Real Estate	238.27	116.42	85	241.16	104.70	88	238.83	108.67	88	238.58	117.92	85	183.18	118.29	74
Commercial Real Estate Loans as a % of Total LN&LS:															
Construction & Development	5.93	4.40	68	7.83	3.82	78	2.00	3.62	41	2.56	3.75	45	1.54	3.87	32
Non-owner OCC Commercial Real Estate	15.87	15.07	59	19.44	14.18	72	19.74	13.46	73	21.81	14.39	73	16.43	14.73	63
Total Commercial Real Estate	39.80	24.83	78	42.40	23.63	83	38.89	23.21	80	41.11	24.93	80	33.45	25.14	68

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
% of Non-Current LN&LS by Loan Type	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Real Estate LNS-90+ Days P/D	0.00	0.05	73	0.00	0.05	70	0.00	0.07	68	0.18	0.08	81	0.00	0.07	66
-Nonaccrual	5.49	0.32	98	5.88	0.50	98	6.07	0.69	98	6.36	0.69	97	8.09	0.67	99
-Total	5.49	0.43	97	5.88	0.62	98	6.07	0.83	98	6.54	0.85	97	8.09	0.81	99
-30-89 DAYS P/D	0.11	0.50	33	1.07	0.44	82	0.40	0.56	54	0.83	0.87	59	0.45	0.73	41
Const & Land Dev-90+ Days P/D	0.00	0.01	97	0.00	0.05	97	0.00	0.11	96	0.00	0.12	96	0.00	0.05	97
-Nonaccrual	0.00	0.00	94	0.00	0.00	94	0.00	0.02	91	0.00	0.06	88	0.00	0.05	87
-Total	0.00	0.00	92	0.00	0.00	93	0.00	0.06	88	0.00	0.13	84	0.00	0.08	85
-30-89 DAYS P/D	0.00	0.02	90	0.00	0.09	87	0.00	0.07	85	0.00	0.31	80	0.00	0.11	84
1-4 Fam Cons & L Dev-90+ Days P/D	0.00	0.01	98	0.00	0.02	99	0.00	0.10	98	0.00	0.15	97	0.00	0.09	98
-Nonaccrual	0.00	0.27	97	0.00	0.62	96	0.00	0.34	97	0.00	0.23	97	0.00	0.31	97
-Total	0.00	0.28	96	0.00	0.64	96	0.00	0.44	96	0.00	0.39	95	0.00	0.40	96
-30-89 DAYS P/D	0.00	0.00	94	0.00	0.02	92	0.00	0.52	95	0.00	0.13	92	0.00	0.02	93
Other Const & Land Dev-90+ Days P/D	0.00	0.02	98	0.00	0.15	97	0.00	0.06	96	0.00	0.08	97	0.00	0.02	97
-Nonaccrual	0.00	0.19	95	0.00	0.25	96	0.00	0.02	91	0.00	0.09	87	0.00	0.06	86
-Total	0.00	0.00	94	0.00	0.40	95	0.00	0.05	89	0.00	0.13	86	0.00	0.08	85
-30-89 DAYS P/D	0.00	0.01	91	0.00	0.04	91	0.00	0.06	86	0.00	0.22	82	0.00	0.06	86
Secured by Farmland-90+ Day P/D	0.00	0.00	93	0.00	0.00	94	0.00	0.01	92	0.00	0.02	90	0.00	0.00	93
-Nonaccrual	0.00	0.17	81	0.00	0.31	77	0.00	0.52	70	0.00	0.52	71	0.00	0.32	75
-Total	0.00	0.28	76	0.00	0.40	74	0.00	0.65	65	0.00	0.74	66	0.00	0.45	71
-30-89 DAYS P/D	0.00	0.14	78	0.00	0.14	78	0.00	0.20	75	0.00	0.38	68	0.00	0.39	60
1-4 Family Mtg-90+ Days P/D	0.00	0.04	78	0.00	0.05	76	0.00	0.06	76	0.79	0.08	93	0.00	0.10	71
-Nonaccrual	0.00	0.20	54	0.00	0.31	50	0.00	0.42	45	0.00	0.49	41	0.00	0.53	43
-Total	0.00	0.29	47	0.00	0.42	43	0.00	0.54	37	0.79	0.65	67	0.00	0.71	33
-30-89 DAYS P/D	0.00	0.74	33	3.36	0.60	95	1.65	0.85	76	0.51	1.07	41	1.51	1.06	66
Home Equity Loans -90+ Days P/D	0.00	0.00	94	0.00	0.07	95	N/A	0.00	N/A	N/A	0.18	N/A	N/A	0.03	N/A
-Nonaccrual	0.00	0.06	95	0.00	0.00	94	N/A	0.02	N/A	N/A	0.03	N/A	N/A	0.05	N/A
-Total	0.00	0.02	91	0.00	0.01	92	N/A	0.07	N/A	N/A	0.05	N/A	N/A	0.08	N/A
-30-89 DAYS P/D	0.00	0.09	85	0.00	0.11	84	N/A	0.12	N/A	N/A	0.22	N/A	N/A	0.25	N/A
1-4 Family 1st Lien Lns-90+ Days P/D	0.00	0.04	79	0.00	0.05	79	0.00	0.05	78	0.82	0.08	93	0.00	0.10	71
-Nonaccrual	0.00	0.20	57	0.00	0.31	53	0.00	0.43	47	0.00	0.49	44	0.00	0.53	47
-Total	0.00	0.29	49	0.00	0.41	46	0.00	0.54	40	0.82	0.66	67	0.00	0.71	36
-30-89 DAYS P/D	0.00	0.77	33	3.46	0.58	95	1.68	0.86	76	0.47	1.08	41	1.50	1.09	67
1-4 Family Jr Lien Lns-90+ Days P/D	0.00	0.00	99	0.00	0.25	96	0.00	0.29	97	0.00	0.03	98	0.00	0.13	97
-Nonaccrual	0.00	0.09	90	0.00	0.22	89	0.00	0.32	88	0.00	0.25	86	0.00	0.20	84
-Total	0.00	0.09	90	0.00	0.36	86	0.00	0.44	86	0.00	0.28	85	0.00	0.31	83
-30-89 DAYS P/D	0.00	0.23	88	0.00	0.09	88	0.00	0.08	89	2.01	0.36	86	1.91	0.13	92
Multifamily Loans-90+ Days P/D	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
-Nonaccrual	0.00	0.69	97	0.00	0.76	97	0.00	0.84	96	0.00	1.01	97	0.00	1.22	95
-Total	0.00	0.69	97	0.00	0.76	97	0.00	0.84	96	0.00	1.01	97	0.00	1.22	95
-30-89 DAYS P/D	0.00	0.00	99	0.00	0.30	98	0.00	0.36	97	0.00	0.22	97	0.00	0.16	98
Non-Farm Non-Res Mtg-90+ Days P/D	0.00	0.14	95	0.00	0.00	93	0.00	0.01	91	0.00	0.02	88	0.00	0.00	92
-Nonaccrual	8.72	0.31	99	9.57	0.48	98	8.68	0.66	97	9.47	0.73	96	12.45	0.64	97
-Total	8.72	0.37	98	9.57	0.56	98	8.68	0.76	96	9.47	0.86	95	12.45	0.70	97
-30-89 DAYS P/D	0.17	0.20	76	0.59	0.16	86	0.05	0.19	70	1.06	0.54	77	0.00	0.37	60
Own Occ Non-Farm Non-Res-90+ Days P/D	0.00	0.23	96	0.00	0.16	95	0.00	0.00	93	0.00	0.01	90	0.00	0.08	95
-Nonaccrual	12.13	0.35	97	14.04	0.45	98	16.57	0.60	98	18.72	0.60	99	23.01	0.53	98
-Total	12.13	0.45	96	14.04	0.52	98	16.57	0.72	98	18.72	0.71	98	23.01	0.59	98
-30-89 DAYS P/D	0.23	0.17	81	0.87	0.16	88	0.09	0.19	77	0.83	0.42	77	0.00	0.37	70
Other Non-Farm Non-Res-90+ Days P/D	0.00	0.03	98	0.00	0.09	97	0.00	0.05	96	0.00	0.14	95	0.00	0.05	96
-Nonaccrual	0.00	0.10	86	0.00	0.28	80	0.00	0.38	81	0.00	0.43	81	0.00	0.45	80
-Total	0.00	0.13	86	0.00	0.33	79	0.00	0.43	77	0.00	0.52	79	0.00	0.50	78
-30-89 DAYS P/D	0.00	0.05	88	0.00	0.05	87	0.00	0.05	86	1.29	0.34	86	0.00	0.17	79
RE Lns in Foreign Offices-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	0.00	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	0.00	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
-30-89 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
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	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.15	N/A	N/A	0.70	N/A	N/A	0.06	N/A
-Total	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.15	N/A	N/A	0.71	N/A	N/A	0.06	N/A
-30-89 DAYS P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.08	N/A	N/A	0.00	N/A

FDIC Certificate # 33333	FRB District/ID_RSSD 11 / 333333						THIRD NATIONAL BANK			THREE, TX			PD, Nonacc & Rest Loans-b		
OCC Charter # 33333	County: THREE						Analysis of Past Due, Nonaccrual & Restructured--Page 8A								
Public Report															
	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
% of Non-Current LN&LS by Loan Type	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Financial Institution 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	0.00	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	0.00	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
-30-89 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
Coml & Indust LNS-90+ Days P/D	0.00	0.03	84	0.00	0.01	85	0.02	0.04	81	0.00	0.05	80	0.00	0.05	79
-Nonaccrual	0.37	0.36	73	0.44	0.55	72	0.48	0.62	68	1.44	0.83	79	1.03	0.69	76
-Total	0.37	0.54	67	0.44	0.61	69	0.50	0.76	63	1.44	1.01	76	1.03	0.87	71
-30-89 DAYS P/D	0.41	0.43	64	0.85	0.37	80	0.06	0.46	49	0.29	0.63	54	0.21	0.70	48
Agricultural LNS-90+ Days P/D	N/A	0.00	N/A	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.06	N/A	N/A	0.08	N/A	N/A	0.18	N/A	N/A	0.28	N/A	N/A	0.14	N/A
-Total	N/A	0.09	N/A	N/A	0.10	N/A	N/A	0.25	N/A	N/A	0.33	N/A	N/A	0.22	N/A
-30-89 DAYS P/D	N/A	0.07	N/A	N/A	0.08	N/A	N/A	0.11	N/A	N/A	0.21	N/A	N/A	0.22	N/A
Loans to Individuals-90+ Days P/D	0.11	0.05	81	0.01	0.04	73	0.00	0.07	68	0.33	0.10	84	0.00	0.11	63
-Nonaccrual	0.00	0.11	65	0.04	0.11	70	0.37	0.19	77	0.00	0.19	59	0.00	0.21	57
-Total	0.11	0.21	62	0.06	0.20	56	0.37	0.30	68	0.33	0.35	66	0.00	0.38	41
-30-89 DAYS P/D	0.80	0.92	56	2.20	0.75	85	6.90	0.90	99	4.66	1.13	97	1.34	1.15	60
Credit Card Plans-90+ Days P/D	N/A	0.11	N/A	N/A	0.24	N/A	N/A	0.61	N/A	N/A	0.49	N/A	N/A	0.40	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.07	N/A	N/A	0.01	N/A
-Total	N/A	0.11	N/A	N/A	0.24	N/A	N/A	0.61	N/A	N/A	0.56	N/A	N/A	0.42	N/A
-30-89 DAYS P/D	N/A	0.97	N/A	N/A	0.63	N/A	N/A	0.68	N/A	N/A	1.33	N/A	N/A	1.08	N/A
Auto Loans	0.28	0.04	89	0.00	0.02	85	0.00	0.03	83	0.48	0.04	92	0.00	0.08	77
-Nonaccrual	0.00	0.08	76	0.12	0.08	81	0.99	0.18	88	0.00	0.18	71	0.00	0.17	70
-Total	0.28	0.18	75	0.12	0.15	73	0.99	0.27	85	0.48	0.29	75	0.00	0.32	56
-30-89 DAYS P/D	0.00	0.94	40	1.61	0.70	76	2.31	0.91	80	2.80	1.28	78	0.92	1.22	54
Non-depository, Other and Muni-90+ Days P/E	0.00	0.00	93	0.00	0.02	92	0.00	0.04	89	0.00	0.04	90	0.00	0.11	89
-Nonaccrual	0.00	0.24	87	0.00	0.77	87	0.00	0.25	87	0.00	0.46	87	0.00	0.32	88
-Total	0.00	0.55	83	0.00	1.31	82	0.00	0.91	80	0.00	1.26	81	0.00	1.21	80
-30-89 DAYS P/D	0.00	2.14	71	0.00	0.86	73	0.00	2.65	68	0.00	5.35	62	0.00	3.01	64
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	0.01	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.01	N/A
-Total	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.01	N/A
-30-89 DAYS P/D	N/A	0.02	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.02	N/A	N/A	0.00	N/A
Leases to Individuals-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	0.00	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	0.00	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
-30-89 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
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	0.00	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	0.00	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
-30-89 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
Total LN&LS-90+ Days Past Due	0.01	0.06	60	0.00	0.06	50	0.01	0.08	51	0.12	0.09	74	0.00	0.09	44
-Nonaccrual	3.05	0.36	95	3.40	0.54	96	3.39	0.68	95	4.15	0.74	96	4.39	0.72	97
-Total	3.06	0.48	94	3.40	0.66	96	3.40	0.83	95	4.26	0.89	95	4.39	0.86	96
-30-89 DAYS P/D	0.26	0.56	40	1.02	0.48	78	0.51	0.61	55	0.77	0.92	52	0.36	0.88	30
Other Pertinent Ratios:															
Non-Cur LN&LS to-LN&LS Allowance	162.43	34.71	92	160.29	43.61	90	165.57	55.59	87	254.20	62.48	93	265.53	61.18	94
-Equity Capital	24.08	3.20	96	21.68	3.06	97	23.07	3.94	96	26.37	4.47	96	25.87	4.30	97
% Total P/D LN&LS-Incl Nonaccrual	3.33	1.14	89	4.42	1.23	94	3.91	1.62	88	5.03	1.97	90	4.75	1.86	91
Non Curr LNS+OREO to LNS+OREO	3.16	0.53	93	3.51	0.72	95	3.40	0.96	94	4.26	1.07	94	4.39	1.05	95
Non Curr LNS+OREO to T1 Cap + Allow	18.96	2.36	96	20.01	3.17	97	20.87	4.43	95	24.74	5.05	96	24.02	4.82	96
Rest+Nonac+RE Acq to Eqcap+ALLL	21.65	4.10	94	19.77	4.01	95	20.20	5.13	94	23.24	6.10	93	23.57	6.13	93
Non-Curr Restruct Debt/Gr LN&LS	0.00	0.02	79	0.00	0.04	74	0.00	0.06	71	0.00	0.06	73	0.00	0.07	72
Curr+Non-Curr Restruct/GR LN&LS	0.00	0.24	50	0.00	0.33	48	0.00	0.39	44	0.00	0.44	45	0.00	0.48	42
Current Restruct LN&LS	0.00	0.18	56	0.00	0.22	54	0.00	0.27	50	0.00	0.29	51	0.00	0.32	50
Loans Sec 1-4 Fam RE in Foreclosure as % Total	0.00	0.00	91	0.00	0.01	90	0.00	0.01	88	0.00	0.02	86	0.00	0.02	86
Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D	0.00	1.09	98	0.00	2.18	96	0.00	1.00	97	0.00	0.54	97	N/A	2.47	N/A
Gtyd Nonaccrual LN&LS / Nonaccrual LN&LS	0.00	1.59	95	0.00	0.10	92	0.00	0.04	93	0.00	0.11	93	0.00	0.09	92
Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D	0.00	0.37	98	0.00	0.80	97	0.00	1.27	95	0.00	1.56	95	0.00	0.68	96

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Long Assets Insts w/Options															
Mortgage Loans & Pass Thrus	7.64	18.35	18	7.63	17.24	19	7.97	17.26	20	8.44	18.39	17	8.56	17.79	20
Loans & Securities Over 15 Years	1.20	4.53	37	1.58	4.54	41	1.04	3.85	39	0.06	3.45	16	0.06	2.96	17
Loans & Securities 5-15 Years	2.59	5.81	29	2.36	5.63	29	2.31	5.48	34	3.55	5.49	45	3.36	5.76	38
Other Loans and Securities	71.48	65.40	63	63.39	61.01	55	69.47	60.97	72	69.36	63.69	66	63.09	65.79	39
Loans & Securities Over 15 Years	2.44	4.68	40	3.45	5.27	47	2.97	4.88	45	2.73	3.80	50	0.66	3.49	25
Loans & Securities 5-15 Years	9.22	15.43	26	11.79	16.25	35	11.10	13.57	39	6.27	11.65	24	4.66	12.56	14
Total Loans & Securities Over 15 Years	3.64	10.32	31	5.03	11.13	37	4.01	9.81	33	2.79	8.17	29	0.72	7.41	13
CMO'S Total	0.00	1.42	43	0.00	1.58	42	0.00	1.54	45	0.00	1.75	44	0.00	1.73	44
Avg Life Over 3 Years	0.00	1.07	48	0.00	0.83	52	0.00	0.55	57	0.00	0.87	53	0.00	1.22	51
Structured Notes	0.00	0.28	72	0.38	0.14	81	0.00	0.00	93	0.00	0.06	83	0.00	0.10	79
Mortgage Servicing (FV)	0.00	0.00	92	0.00	0.00	93	0.00	0.00	92	0.00	0.00	91	0.00	0.00	91
Total	0.00	0.30	66	0.38	0.16	80	0.00	0.01	87	0.00	0.08	76	0.00	0.13	72
Overall Risk Indicators															
Available for Sale	22.89	26.78	38	14.65	28.48	27	12.90	25.00	28	16.01	23.29	36	16.87	24.41	34
Held to Maturity	0.00	1.96	74	0.00	1.12	77	0.01	0.69	76	0.01	0.79	75	0.01	1.09	75
Off Balance Sheet	17.04	10.19	83	10.71	9.50	61	19.93	10.03	86	18.69	10.04	85	11.48	10.46	63
Unrealized Appreciation/Depreciation	0.00	-0.64	21	0.00	0.00	85	0.00	0.01	80	0.00	0.01	80	0.00	-0.01	92
Unrealized App/Dep % Tier 1 Cap	0.00	-5.98	21	0.00	0.03	85	0.00	0.13	80	0.00	0.07	80	0.00	-0.04	92
Contractual Mat/Reprice Data															
Loans/Securities Over 3 Year	28.39	53.37	6	33.49	52.57	12	31.43	46.23	14	27.82	44.12	13	21.56	45.61	5
Liabilities Over 3 Year	0.10	1.30	20	0.02	1.65	13	0.05	2.17	16	0.01	2.21	12	0.00	2.43	11
Net Over 3 Year Position	28.29	51.45	6	33.47	50.33	14	31.38	43.35	20	27.81	41.26	19	21.56	42.56	9
Loans/Securities Over 1 Year	41.96	68.69	3	47.57	65.45	12	53.29	62.45	22	46.13	61.35	12	39.43	62.35	6
Liabilities Over 1 Year	0.39	6.55	3	0.39	6.56	3	0.25	7.84	2	0.46	9.49	2	0.04	9.87	0
Net Over 1 Year Position	41.57	61.40	7	47.19	58.23	21	53.05	53.95	45	45.67	51.35	31	39.38	52.01	18
Non-Maturity Deposits	85.67	68.18	95	82.76	66.20	96	80.70	62.56	94	80.43	57.42	97	82.13	58.07	98
Non-Maturity Deps % Long Assets	301.74	134.69	94	247.13	134.15	92	256.75	145.89	91	289.11	138.97	95	380.98	137.44	96
Net Over 3 Year Position	-57.28	-14.76	2	-49.27	-13.64	3	-49.27	-16.10	4	-52.61	-13.20	2	-60.58	-12.24	1
As % Tier 1 Capital															
Structured Notes	0.00	2.43	72	4.17	1.34	82	0.00	0.01	93	0.00	0.50	83	0.00	0.85	79
Mortgage Servicing (FV)	0.00	0.01	92	0.00	0.01	93	0.00	0.01	92	0.00	0.02	91	0.00	0.03	91
Total	0.00	2.60	66	4.17	1.52	81	0.00	0.12	87	0.00	0.67	76	0.00	1.10	72

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Percent of Total Deposits															
Individ, Partnerships, and Corp.	96.76	86.96	85	94.77	87.21	77	95.28	87.35	78	95.19	86.65	82	95.23	86.65	84
U.S. Govt, States & Political Sub in U.S.	3.24	12.28	14	5.23	11.85	23	4.72	11.78	22	4.81	12.18	19	4.77	12.07	17
Comm Bank & Other Dep Inst. in U.S.	0.00	0.15	68	0.00	0.18	69	0.00	0.21	68	0.00	0.33	65	0.00	0.45	64
Banks in Foreign Countries	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Foreign Govts and Official Inst.	0.00	0.16	99	0.00	0.15	99	0.00	0.17	99	0.00	0.17	99	0.00	0.16	99
Total deposits	100.00	100.00	91	100.00	100.00	94	100.00	100.00	5	100.00	100.00	94	100.00	100.00	4
Domestic Demand Deposits	52.66	28.49	95	47.39	27.53	92	45.69	26.35	91	47.22	22.90	96	48.27	22.62	96
Domestic Other Transaction Accts	17.05	17.16	48	19.21	18.06	55	19.88	17.89	57	21.23	17.28	65	20.36	17.63	60
Domestic Nontransaction Accts	30.29	52.56	3	33.40	53.24	4	34.43	54.78	5	31.55	58.90	2	31.37	58.90	1
Total Domestic Deposits	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
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	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/Funding Ratios															
Net Non Core Fund Dep \$250M	-19.89	-2.00	13	-23.37	-9.92	20	-11.52	-8.68	39	-13.34	-1.29	18	-22.44	1.26	6
Core Deposits	89.14	82.05	83	87.20	81.15	86	85.67	79.10	84	86.02	76.68	92	87.71	77.07	94
Short Term Non Core Funding	1.94	5.71	20	2.36	4.33	35	3.30	4.98	37	2.12	6.02	18	1.46	6.39	12
S.T Inv to S.T. Ncore Fund	872.35	325.42	85	791.06	568.16	74	365.23	497.56	56	573.20	300.45	81	1190.25	257.09	92
S.T. Asset to S.T. Liabilities	640.60	172.34	95	534.68	209.24	91	361.98	202.37	86	416.35	171.05	91	532.54	160.02	95
Net S.T. Liabilities to Assets	-27.01	-6.05	9	-27.03	-10.83	15	-20.37	-11.11	26	-22.47	-7.73	14	-29.68	-6.35	5
Net Loans & Leases to Deposits	62.41	61.59	53	63.76	57.18	63	73.53	63.20	70	71.91	70.32	50	63.17	70.22	36
Net LN&LS to Core Deposits	63.84	66.53	48	65.49	61.14	58	76.36	68.19	65	73.68	77.73	42	64.22	77.23	31
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	28.07	N/A	N/A	23.30	N/A	N/A	29.93	N/A	N/A	39.60	N/A	N/A	45.17	N/A
Brokered Deposits to Deposits	0.00	0.81	72	0.00	0.42	76	0.00	0.79	72	0.00	1.42	67	0.00	1.91	65
Listing Service Dep to Deposits	0.00	0.07	86	0.00	0.12	86	0.00	0.20	85	0.00	0.28	81	0.00	0.34	83
List Service and Brkrd Dep to Deps	0.00	1.10	67	0.00	0.78	70	0.00	1.29	66	0.00	2.05	62	0.00	2.60	60
Sec Bor + sec FFP to Tot Bor + FFP	N/A	4.92	N/A	N/A	4.57	N/A	N/A	4.94	N/A	N/A	0.71	N/A	N/A	4.31	N/A
Recip Brkrd Dep to Tot Brkrd Dep	N/A	1.19	N/A	N/A	2.36	N/A	N/A	2.93	N/A	N/A	1.63	N/A	N/A	2.32	N/A
Total Deposits															
Individ, Partnerships, and Corp.	265,399			225,133			201,862			180,341			183,555		
U.S. Govt, States & Political Sub in U.S.	8,878			12,434			10,001			9,105			9,185		
Comm Bank & Other Dep Inst. in U.S.	0			0			0			0			0		
Banks in Foreign Countries	0			0			0			0			0		
Foreign Govts and Official Inst.	0			0			0			0			0		
Total Deposits	274,277			237,566			211,864			189,446			192,741		
Domestic Demand Deposits	144,439			112,585			96,804			89,453			93,037		
Domestic Other Transaction Accts	46,756			45,636			42,115			40,214			39,233		
Domestic Nontransaction Accts	83,082			79,346			72,944			59,779			60,470		
Total Domestic Deposits	274,277			237,566			211,864			189,446			192,741		
Deposits in Foreign Offices	N/A			N/A			N/A			N/A			N/A		
Total Deposits	274,277			237,566			211,864			189,446			192,741		
Other Liquidity/Funding Data															
Non Core Liabilities \$250M	6,151			6,265			7,862			4,563			3,158		
Short Term Non Core Funding	5,844			6,264			7,862			4,563			3,158		
Core Deposits	268,126			231,302			204,000			184,883			189,582		
Time Deps \$250M & Under Mat < 1 Yr	9,185			10,231			10,655			10,701			11,675		
Time Deps \$250M & Under Mat > 1 Yr	1,255			1,555			1,183			1,323			378		
Time Deps over \$250M Mat < 1 Yr	5,844			6,264			7,862			4,563			3,158		
Time Deps over \$250M Mat > 1 Yr	307			1			0			0			0		
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	0			0			0			0			0		
Other Borrowing Mat > 1 Year	0			0			0			0			0		
Secured Other Borrowings	0			0			0			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	0			0			0			0			0		
Reciprocal Brokered Deposits	0			0			0			0			0		

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Percent of Total Assets															
Short Term Investments	16.95	9.25	83	18.68	13.72	72	12.06	14.35	45	12.17	10.14	66	17.39	8.64	87
Marketable Equity Sec (MES)	0.00	0.00	84	0.00	0.00	83	0.00	0.00	84	0.00	0.00	85	0.00	0.00	89
Net LN&LS & SBLC to Assets	56.90	53.97	56	57.11	49.44	69	65.42	53.71	77	63.38	59.30	56	56.33	59.13	41
Pledged Assets	2.59	24.31	6	3.70	21.71	10	6.75	22.98	14	4.35	23.71	9	6.68	24.30	11
Securities Mix															
% Total Securities															
US Treas & Govt Agencies	63.74	31.63	77	32.91	24.56	68	50.52	18.46	81	39.45	22.51	75	47.46	25.06	76
Municipal Securities	31.18	32.88	45	59.19	37.39	76	47.50	40.83	55	58.02	34.81	77	49.25	35.72	66
Pass-Through Mtg Backed Secs	5.03	16.01	37	7.79	17.80	41	1.75	18.42	27	2.21	19.63	25	2.98	17.23	29
CMO & REMIC Mtg Backed Secs	0.00	3.44	46	0.00	3.91	45	0.00	4.35	46	0.00	5.46	45	0.00	5.63	44
Commercial Mtg Back Secs	0.05	0.97	70	0.11	1.05	71	0.23	1.48	67	0.32	1.56	69	0.32	1.27	70
Asset Backed Securities	0.00	0.07	91	0.00	0.02	93	0.00	0.06	92	0.00	0.03	93	0.00	0.00	94
Structured Financial Products	0.00	0.03	92	0.00	0.02	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Other Domestic Debt Secs	0.00	0.89	73	0.00	0.84	74	0.00	0.77	75	0.00	0.60	79	0.00	0.70	78
Foreign Debt Securities	0.00	0.04	96	0.00	0.04	97	0.00	0.05	97	0.00	0.09	96	0.00	0.13	95
Inv Mut Fnd & Oth Mktbl	0.00	0.01	84	0.00	0.02	83	0.00	0.01	84	0.00	0.01	85	0.00	0.00	88
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	-1.02	99	-0.03	-0.09	17	0.00	0.00	97	0.00	0.00	93	0.00	-0.11	98
App (Dep) in AFS sec to AFS Sec	-5.57	-9.38	82	-0.13	0.32	36	1.63	2.52	28	1.36	0.92	72	0.13	-1.47	94
App (Dep) in HTM Sec to HTM Sec	-20.00	-5.39	2	0.00	0.99	37	0.00	2.22	17	0.00	1.36	24	0.00	-0.30	70
App (Dep) in HTM Sec to Eqy Cap	0.00	-7.49	21	0.00	0.03	85	0.00	0.12	80	0.00	0.07	80	0.00	-0.04	92
Pledged Securities to Tot Sec	11.33	36.17	21	25.28	35.56	37	52.30	39.27	66	27.19	41.87	31	39.53	41.47	46
Pledged Loans to Total Loans	0.00	18.32	38	0.00	18.07	39	0.00	18.56	37	0.00	18.09	38	0.00	17.85	36
Loans Held for Sale to Total Loans	0.00	0.02	96	0.00	0.01	90	0.00	0.05	84	0.00	0.01	89	0.00	0.00	91
Short Term Investments	50,980			49,552			28,714			26,155			37,588		
Short Term Assets	96,276			88,195			67,028			63,551			78,992		
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			991			0			0			0		
Pledged Securities	7,803			9,826			16,076			9,360			14,430		
Pledged Loans & Leases	0			0			0			0			0		
Loans Held for Sale	0			0			0			0			0		

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Capital Ratios	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Percent of Bank Equity:															
Net Loans & Leases (x)	7.72	6.59	67	6.25	4.57	78	6.65	4.68	81	6.08	4.90	73	5.80	5.13	64
Subord Notes & Debentures	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Com RE & Related Ventures	309.28	159.32	84	265.67	101.75	91	261.82	103.36	92	252.00	114.34	90	194.52	121.67	74
Percent of Average Bank Equity:															
Net Income	26.22	12.62	95	24.81	10.55	97	19.67	9.96	94	26.87	11.00	99	27.48	11.37	99
Dividends	19.60	5.75	94	21.95	4.85	98	16.45	5.10	97	24.60	5.93	98	23.61	5.59	99
Retained Earnings	6.62	6.43	55	2.86	5.14	27	3.23	4.30	39	2.27	4.69	23	3.86	5.19	33
Other Capital Ratios:															
Dividends to Net Operating Income	74.76	43.52	84	88.48	45.65	89	83.60	50.71	83	91.57	51.05	89	85.94	47.59	89
Bank Eq Cap + Min Int to Assets	7.37	8.79	31	9.14	11.18	22	9.84	11.96	26	10.42	12.48	27	9.71	11.87	25
Growth Rates:															
Total Equity Capital	-8.58	-19.93	68	3.51	2.11	63	4.64	8.30	23	6.67	10.21	25	5.05	3.44	65
Equity Growth Less Asst Growth	-21.98	-21.95	49	-7.88	-7.53	49	-6.14	-5.04	43	7.23	6.19	55	-9.38	1.11	3
Intang Assets % Bank Equity															
Mortgage Servicing Rights	0.00	0.01	92	0.00	0.01	93	0.00	0.01	92	0.00	0.02	91	0.00	0.02	91
Goodwill	1.73	0.71	84	1.58	0.61	85	1.64	0.45	86	1.71	0.52	86	1.83	0.42	87
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	1.73	1.01	81	1.58	0.83	81	1.64	0.72	81	1.71	0.82	82	1.83	0.81	82
Leverage Ratio	8.68	11.37	9	9.28	10.98	26	9.45	11.41	26	9.94	12.17	24	9.80	12.17	19
Standardized Capital Ratios															
Com Equity Tier 1 Cap Ratio	11.97	17.73	10	12.11	18.50	11	11.86	18.87	8	12.52	19.15	11	12.52	19.05	12
Tier 1 Capital Ratio	11.97	17.73	10	12.11	18.50	11	11.86	18.87	8	12.52	19.16	11	12.52	19.06	12
Total Capital Ratio	13.23	18.76	13	13.37	19.59	12	13.12	19.97	10	13.77	20.25	12	13.77	20.15	13
Adv App Cap Ratios															
Com Equity Tier 1 Cap Ratio	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
Tier 1 Capital Ratio	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 Capital Ratio	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
End of Period Capital (\$000)															
Perpetual Preferred		0			0			0			0			0	
+ Common Stock		2,000			2,000			2,000			2,000			2,000	
+ Surplus		8,732			8,333			7,748			7,420			6,949	
+ Retained Earnings		15,505			13,977			13,271			12,513			11,998	
+ Accum Other Comp Income		-4,061			-54			414			461			46	
+ Other Equity Capital Comp		0			0			0			0			0	
Total Bank Equity Capital		22,176			24,256			23,433			22,394			20,993	
Minority Interest Cons Subs		0			0			0			0			0	
Total Bank Capital & Min Int		22,176			24,256			23,433			22,394			20,993	
Subordinated Notes & Debentures		0			0			0			0			0	
Changes in Bank Equity (\$000)															
Balance at Beginning of Period		24,256			23,433			22,394			20,993			19,983	
+ Net Income		6,050			6,146			4,622			6,094			5,795	
+ Sales or Purchase of Capital		0			0			0			0			0	
+ Merger & Absorptions		0			0			0			0			0	
+ Restate due to Acctg Error&Chg		0			0			0			0			0	
+ Trans with Parent		400			583			328			471			535	
- Dividends		4,523			5,438			3,864			5,580			4,980	
+ Other Comprehensive Income		-4,006			-468			-47			416			-340	
Balance at End of Period		22,177			24,256			23,433			22,394			20,993	
Intangible Assets															
Mortgage Servicing Rights		0			0			0			0			0	
+ 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		384			384			384			384			384	
Total Intangibles		384			384			384			384			384	
Total Assets for Leverage Ratio:															
Average Total Consolidated Assets		298,335			258,119			239,810			217,257			210,211	
Less: Ded from CET1 Cap & add T1C		384			384			384			384			384	
Less: Other Deductions		0			0			0			0			0	
Total Assets for Leverage Ratio		297,951			257,735			239,426			216,873			209,827	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Capital Analysis (\$000)					
Common Equity Tier 1 Capital: (\$000)					
Common Stock Plus Related Surplus	10,732	10,333	9,748	9,420	8,949
Retained Earnings	15,505	13,977	13,271	12,513	11,998
Accum Other Comprehensive Inc (AOCI)	-4,061	-54	414	461	46
Common Equity T1 Minority Interest	0	0	0	0	0
Common Equity T1 Cap Before Adj/Ded	22,176	24,256	23,433	22,394	20,993
Common Equity Tier 1 Capital: Adj/Ded					
Less: Goodwill	384	384	384	384	384
Less: Intangible Assets	0	0	0	0	0
Less: DTA (NOL & Tax Credit Only)	0	0	0	0	0
AOCI-Related Adjustments-Opt Out	-4,061	-54	414	461	46
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	0	0
Subtotal before Threshold Limits	25,853	23,926	22,635	21,549	20,563
Less: Sig Inv, MSAs, DTA > 10% Limit	N/A	N/A	N/A	0	0
Less: Sig Inv, MSAs, DTA > 15% Limit	N/A	N/A	N/A	0	0
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	25,853	23,926	22,635	21,549	20,563
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	25,853	23,926	22,635	21,549	20,563
Tier 2 Capital:					
T2 Cap Instruments & Related Surplus	0	0	0	0	0
Non-qualifying Capital Instruments	0	0	0	0	0
Tot Cap Min Int Not Incl in T1 Cap	0	0	0	0	0
ALLL in Tier 2 Capital	2,713	2,484	2,403	2,160	2,056
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	0	0
Tier 2 Capital Before Deductions	2,713	2,484	2,403	2,160	2,056
Exited Adv App T2C Before Deductions	N/A	N/A	N/A	N/A	N/A
Less: Tier 2 Capital Deductions	0	0	0	0	0
Tier 2 Capital - Standardized Approaches	2,713	2,484	2,403	2,160	2,056
Tier 2 Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A
Total Capital - Standardized Approaches	28,566	26,410	25,038	23,709	22,619
Total Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Risk Weighted Assets					
On BS Assets and Securitization Exp					
2% Category	0	0	0	0	0
4% Category	0	0	0	0	0
20% Category	13,761	12,406	7,260	4,775	9,610
50% Category	22,230	23,339	19,554	21,445	18,675
100% Category	168,084	149,801	153,946	133,885	118,983
150% Category	8,009	7,889	8,109	8,645	8,145
250% Category	0	0	0	N/A	N/A
300% Category	0	0	0	0	0
400% Category	0	3,352	4	0	0
600% Category	0	0	0	0	0
1250% Category	0	0	0	0	0
Other Risk-Weighting App Categories	0	0	0	0	0
Tot RWA Securitization Exp SSFA Mthd	0	0	0	0	0
Total RWA Securitization Exp Gross-Up	0	0	0	0	0
On-Balance Sheet Risk Weighted Assets	212,083	196,786	188,873	168,750	155,413
Memo - 0% Category - \$	21,070	3,583	5,739	9,996	7,945
Off BS/Oth Items Subj to Risk Weighting					
2% Category	0	0	0	0	0
4% Category	0	0	0	0	0
10% Category	0	0	0	0	0
20% Category	0	0	0	0	0
50% Category	0	0	0	0	0
100% Category	4,961	1,957	3,416	4,112	9,125
150% Category	0	0	0	0	0
625% Category	0	0	0	0	0
937.5% Category	0	0	0	0	0
1250% Category	0	0	0	0	0
1250% Category Securitization Exp	0	0	0	0	0
Oth Risk-Weighting App Categories	0	0	0	0	0
Tot RWA Securitization Exp SSFA Mthd	0	0	0	0	0
Total RWA Securitization Exp Gross-Up	0	0	0	0	0
Tot Deriv, Off-BS and Oth - Risk Wght	4,961	1,957	3,416	4,112	9,125
Memo - 0% Category - \$	0	0	0	0	0
Standardized Market Risk Weighted Assets	0	0	0	0	0
Risk-Weighted Asset Before Ded	217,045	198,744	192,289	172,862	164,538
- Excess Allowable LN&LS Loss	1,071	1,196	1,450	690	275
- Allocated Transfer Risk Reserve	0	0	0	0	0
Total Risk Weighted Assets	215,974	197,548	190,839	172,172	164,263
Current Credit Exposure All Derivatives	0	0	0	0	0
Derivatives Notional Prin Amounts					
OTC Contracts Total	0	0	0	0	0
Interest Rate	0	0	0	0	0
All Other	0	0	0	0	0
Centrally Cleared Contracts Total	0	0	0	0	0
Interest Rate	0	0	0	0	0
All Other	0	0	0	0	0

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
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	0	0	0	0	0
- Ineligible Intangibles	384	384	384	384	384
- Cumul Change F.V. Financial Liab	N/A	N/A	N/A	N/A	N/A
Net Tier 1	25,853	23,926	22,635	21,549	20,563
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	2,713	2,484	2,403	2,160	2,056
+ 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	2,713	2,484	2,403	2,160	2,056
Total RBC Before Deductions					
Tier 1 & Tier 2	28,566	26,410	25,038	23,709	22,619
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	28,566	26,410	25,038	23,709	22,619
Risk-Weighted Assets					
On-Balance Sheet					
Category Two - 20%	13,761	12,406	7,260	4,775	9,610
Category Three - 50%	22,230	23,339	19,554	21,445	18,675
Category Four - 100%	168,084	149,801	153,946	133,885	118,983
Total On-Balance Sheet	212,083	196,786	188,873	168,750	155,413
Memo: Category One - 0%	21,070	3,583	5,739	9,996	7,945
Off-Balance Sheet					
Category Two - 20%	0	0	0	0	0
Category Three - 50%	0	0	0	0	0
Category Four - 100%	4,961	1,957	3,416	4,112	9,125
Total Off-Balance Sheet	4,961	1,957	3,416	4,112	9,125
Memo: Category One - 0%	0	0	0	0	0
Adjustments to Risk-Wgt Assets					
Risk-Weighted Asset Before Ded	217,045	198,744	192,289	172,862	164,538
- Excess Allowable LN&LS Loss Al	1,071	1,196	1,450	690	275
- Allocated Transfer Risk Reserve	0	0	0	0	0
+ Mkt Risk Asset & Fin Sub Adj	N/A	N/A	N/A	N/A	N/A
Total Risk-Weighted Assets	215,974	197,548	190,839	172,172	164,263

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT	BANK	PG 9	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	4.92	3.95	91	3.60	3.20	75	3.85	3.57	67	4.57	4.31	66	4.64	4.27	73
- Interest Expense	0.23	0.54	14	0.11	0.27	11	0.16	0.43	10	0.20	0.75	3	0.19	0.66	4
Net Interest Income (TE)	4.69	3.39	96	3.50	2.91	84	3.69	3.13	82	4.37	3.55	92	4.45	3.61	93
+ Noninterest Income	1.65	0.42	99	1.93	0.45	96	1.95	0.47	97	1.88	0.50	98	2.37	0.50	99
- Noninterest Expense	3.40	2.33	93	3.64	2.27	95	3.50	2.37	93	3.88	2.56	94	3.83	2.57	94
Pre-Provision Net Revenue (TE)	2.94	1.50	97	1.79	1.12	86	2.15	1.26	91	2.37	1.53	91	2.99	1.56	98
- Provision: Loan & Lease Losses	0.00	0.05	55	-0.14	0.06	2	0.41	0.12	88	0.23	0.12	76	0.12	0.12	64
- Provision: Credit Loss Oth 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
Pretax Operating Income (TE)	2.94	1.42	97	1.93	1.05	91	1.73	1.11	85	2.14	1.37	90	2.87	1.42	98
+ Realized Gains/Losses Sec	0.00	-0.09	95	0.00	0.00	85	0.00	0.01	80	0.00	0.00	80	0.00	0.00	92
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	89	0.00	0.00	88	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Net Operating Income (TE)	2.94	1.38	98	1.93	1.06	91	1.73	1.14	84	2.14	1.41	89	2.87	1.41	98
Net Operating Income	2.90	1.20	98	1.88	0.90	93	1.68	0.99	89	2.09	1.22	92	2.81	1.22	98
Net Inc Attrib Min Ints	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Net Income Adjusted Sub S	2.32	1.09	98	1.52	0.83	91	1.37	0.90	83	1.69	1.10	88	2.27	1.10	98
Net Income	2.90	1.20	98	1.88	0.90	93	1.68	0.99	89	2.09	1.22	92	2.81	1.22	98
Margin Analysis:															
Int Inc (TE) to Avg Earn Assets	5.30	4.06	93	3.90	3.39	80	4.18	3.79	70	5.01	4.56	75	5.13	4.50	83
Int Expense to Avg Earn Assets	0.25	0.56	15	0.12	0.29	12	0.17	0.46	10	0.22	0.79	4	0.21	0.70	4
Net Int Inc-TE to Avg Earn Assets	5.05	3.49	97	3.78	3.09	85	4.01	3.32	87	4.79	3.75	93	4.91	3.80	94
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.00	0.05	28	0.11	0.04	82	0.00	0.09	26	-0.23	0.13	4	0.42	0.13	83
Earnings Coverage of Net Loss (X)	-2163.00	-3.28	0	24.96	-9.23	68	-1256.00	-3.36	0	-15.72	10.72	23	12.02	11.45	55
LN&LS Allowance to Net Losses (X)	-821.75	-4.79	0	18.23	-8.55	67	-816.25	-7.31	0	-7.26	3.38	25	3.99	2.97	48
Capitalization															
Cash Dividends to Net Income	114.15	59.17	79	245.96	78.86	87	199.01	77.04	85	200.26	69.98	89	159.15	70.38	83
Retain Earns to Avg Total Equity	-5.51	4.24	21	-27.99	1.02	3	-16.65	1.21	4	-19.87	1.72	5	-16.37	1.97	6
Yield on or Cost of:															
Total Loan & Leases (TE)	7.14	5.41	96	5.43	5.23	61	5.29	5.30	51	6.06	5.76	69	6.45	5.67	85
Loans in Domestic Offices	7.13	5.41	96	5.42	5.22	61	5.28	5.29	51	6.05	5.76	68	6.45	5.67	85
Real Estate	6.29	5.14	92	5.43	4.92	75	5.61	5.26	70	5.61	5.52	56	5.83	5.38	76
Secured by 1-4 Fam Resi Prop	6.39	5.26	87	5.43	5.10	65	6.42	5.44	79	8.20	5.69	95	7.05	5.52	90
All Other Loans Sec Real Estate	6.27	5.14	87	5.44	4.89	75	5.39	5.20	64	4.83	5.51	22	5.30	5.34	48
Commercial & Industrial	8.42	5.87	92	5.26	6.20	44	4.81	5.14	48	6.65	6.03	77	8.42	6.01	94
Individual	6.76	6.94	49	6.36	6.80	44	6.62	7.08	45	7.21	7.48	47	7.55	7.33	60
Credit Card	N/A	10.03	N/A	N/A	10.88	N/A	N/A	8.99	N/A	N/A	10.70	N/A	N/A	11.05	N/A
Agricultural	N/A	5.84	N/A	N/A	5.03	N/A	N/A	5.41	N/A	N/A	6.02	N/A	N/A	5.97	N/A
Loans in 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
Total Investment Securities (TE)	2.01	2.15	40	1.92	1.70	64	2.43	2.04	74	3.26	2.61	88	3.19	2.61	85
Total Investment Securities (Book)	1.87	2.00	41	1.58	1.54	53	2.10	1.83	67	2.93	2.40	88	2.81	2.40	82
US Treas & Agency (Excl MBS)	1.92	1.82	60	0.66	1.15	20	1.41	1.46	40	2.33	2.23	58	2.10	2.14	49
Mortgage Backed Securities	1.49	1.99	14	1.09	1.20	36	1.94	1.45	75	1.76	2.34	9	2.18	2.43	26
All Other Securities	1.84	2.18	32	2.22	2.02	63	2.98	2.26	88	3.43	2.59	90	3.45	2.62	88
Interest-Bearing Bank Balances	3.72	2.86	70	0.91	0.55	74	0.83	0.64	66	1.19	1.73	13	1.93	1.99	29
Federal Funds Sold & Resales	3.78	3.44	61	0.10	0.11	54	0.05	0.06	46	1.63	1.67	45	2.23	2.34	39
Total Interest Bearing Deposits	0.53	0.75	30	0.23	0.39	24	0.31	0.62	14	0.47	1.05	7	0.40	0.88	10
Transaction accounts	0.82	0.38	83	0.15	0.14	66	0.17	0.18	57	0.55	0.37	74	0.62	0.38	78
Other Savings Deposits	0.21	0.51	22	0.13	0.19	36	0.13	0.24	22	0.13	0.51	5	0.13	0.50	6
Time Deposits	0.94	1.18	32	0.74	0.82	46	1.08	1.27	32	1.23	1.80	13	0.71	1.40	6
Foreign Office Deposits	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
Federal Funds Purchased & Repos	N/A	2.67	N/A	N/A	0.19	N/A	N/A	0.31	N/A	N/A	1.13	N/A	N/A	1.60	N/A
Other Borrowed Money	N/A	3.33	N/A	N/A	1.65	N/A	N/A	1.36	N/A	N/A	2.09	N/A	N/A	2.01	N/A
Subord Notes & Debentures	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 Interest Expense	N/A	2.46	N/A	N/A	1.76	N/A	N/A	1.47	N/A	N/A	2.43	N/A	N/A	2.36	N/A
All Interest-Bearing Funds	0.53	0.81	26	0.23	0.42	20	0.33	0.65	14	0.47	1.09	5	0.40	0.95	7
Memo: Interest on Time Dep Over Ins Limit	1.17	1.33	44	1.00	0.85	64	1.30	1.30	50	1.41	1.98	19	0.69	1.56	12

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Quarter
Securitization Activities	0.00	0.00	0.00	0.00	0.00	N/A
1-4 Family Residential Loans	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
Credit Card Receivables	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
Commercial & Industrial Loans	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
Retained Interest-Only Strips	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
Home Equity Lines	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
Auto Loans	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
All Other Loans and Leases	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
1-4 Family Residential Loans	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
Credit Card Receivables	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
Commercial & Industrial Loans	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
Unused Liquidity Commitments	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
Home Equity Lines	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
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A
Total Retained Credit Exposure	N/A	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	N/A
CR Exp Spons by Bank & Other	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
Activity % Total Assets						
Securitization Activities	0.00	0.00	0.00	0.00	0.00	
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	
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	12.09	11.35	11.75	12.91	14.54	
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	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
% 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	N/A	N/A	N/A	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	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 Day PD Secur Assets	N/A	N/A	N/A	N/A	N/A
90+ Days 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+ Days PD Secur Assets	N/A	N/A	N/A	N/A	N/A
Total Past Due Securitized Assets	N/A	N/A	N/A	N/A	N/A
Net Losses 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 Net Charge Off Secur Asset	N/A	N/A	N/A	N/A	N/A

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
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

	12/31/2022			9/30/2022			12/31/2021		
Total Fiduciary and Related Assets	'(\$000)'	%Total	%MGD	'(\$000)'	%Total	%MGD	'(\$000)'	%Total	%Change
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Fiduciary Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Custody and Safekeeping	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/AN/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Fiduciary and Related Accounts	(#)	%Total	%MGD	(#)	%Total	%MGD	(#)	%Total	%Change
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Number of Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Custody and Safekeeping	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/AN/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/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

THIRD NATIONAL BANK

Net Income:Avg Assets (1)				Net Interest Income (TE): Avg Assets (1)				Fiduciary Activities (inc) (3)				CHECKPOINTS: Asset Growth Rate (1)			
Bank	Peer	Pct	Yr	4.04	3.12	94	'22					13.40	1.63	91	'22
2.19	1.13	98	'22	3.95	3.09	90	'21					11.40	9.61	63	'21
2.47	1.19	96	'21	4.22	3.32	93	'20					10.78	13.70	37	'20
1.97	1.19	95	'20	4.45	3.60	92	'19					-0.56	3.78	18	'19
2.82	1.33	98	'19	4.39	3.58	93	'18					14.43	2.32	95	'18
2.95	1.30	99	'18	Noninterest Income: Avg Assets (1,3)				Deposit Service Charges (3)							
				1.68	0.42	98	'22					Return on Equity (11)			
				2.13	0.48	98	'21					26.22	12.62	95	'22
				1.97	0.47	98	'20					24.81	10.55	97	'21
				2.61	0.48	99	'19					19.67	9.96	94	'20
				2.79	0.48	99	'18					26.87	11.00	99	'19
												27.48	11.37	99	'18
				Non-interest expense: Avg Assets (1, 3)								Tier 1 Leverage Capital (11)			
				3.50	2.17	97	'22					8.68	11.37	9	'22
				3.53	2.18	97	'21					9.28	10.98	26	'21
				3.75	2.34	98	'20					9.45	11.41	26	'20
				4.10	2.45	98	'19					9.94	12.17	24	'19
				3.99	2.45	97	'18					9.80	12.17	19	'18
				Provision for loan & lease losses: Avg Assets (1,7)								Equity Growth - Asset Growth (11)			
				0.00	0.04	45	'22					-21.98	-21.95	49	'22
				0.03	0.06	51	'21					-7.88	-7.53	49	'21
				0.42	0.13	91	'20					-6.14	-5.04	43	'20
				0.09	0.11	54	'19					7.23	6.19	55	'19
				0.17	0.10	75	'18					-9.38	1.11	3	'18
				Realized G/L HTM Securities								Loan:Deposits (10)			
				0.00	-0.01	87	'22					62.41	61.59	53	'22
				0.00	0.01	62	'21					63.76	57.18	63	'21
				0.01	0.02	60	'20					73.53	63.20	70	'20
				0.00	0.01	64	'19					71.91	70.32	50	'19
				0.00	0.00	76	'18					63.17	70.22	36	'18
				Realized G/L AFS Securities								% Past Dues Incl N/A: Total Loans (8A)			
												3.33	1.14	89	'22
												4.42	1.23	94	'21
												3.91	1.62	88	'20
												5.03	1.97	90	'19
												4.75	1.86	91	'18
				Net Extraordinary Items: Avg Assets								Efficiency Ratio (3)			
												61.13	60.89	55	'22
												58.16	60.58	42	'21
												60.52	61.15	51	'20
												58.02	59.47	45	'19
												55.62	59.68	35	'18
				Applicable Income Tax: Avg Assets											

CHECKPOINTS:

Asset Growth Rate (1)			
13.40	1.63	91	'22
11.40	9.61	63	'21
10.78	13.70	37	'20
-0.56	3.78	18	'19
14.43	2.32	95	'18

Return on Equity (11)			
26.22	12.62	95	'22
24.81	10.55	97	'21
19.67	9.96	94	'20
26.87	11.00	99	'19
27.48	11.37	99	'18

Tier 1 Leverage Capital (11)			
8.68	11.37	9	'22
9.28	10.98	26	'21
9.45	11.41	26	'20
9.94	12.17	24	'19
9.80	12.17	19	'18

Equity Growth - Asset Growth (11)			
-21.98	-21.95	49	'22
-7.88	-7.53	49	'21
-6.14	-5.04	43	'20
7.23	6.19	55	'19
-9.38	1.11	3	'18

Loan:Deposits (10)			
62.41	61.59	53	'22
63.76	57.18	63	'21
73.53	63.20	70	'20
71.91	70.32	50	'19
63.17	70.22	36	'18

% Past Dues Incl N/A: Total Loans (8A)			
3.33	1.14	89	'22
4.42	1.23	94	'21
3.91	1.62	88	'20
5.03	1.97	90	'19
4.75	1.86	91	'18

Efficiency Ratio (3)			
61.13	60.89	55	'22
58.16	60.58	42	'21
60.52	61.15	51	'20
58.02	59.47	45	'19
55.62	59.68	35	'18

THIRD NATIONAL BANK

Interest Income (TE):				
Avg Assets (1)				
4.19	3.48	87	'22	
4.07	3.42	82	'21	
4.39	3.87	80	'20	
4.64	4.36	68	'19	
4.56	4.15	76	'18	

Interest Income (TE):				
Avg Earning Assets (1)				
4.52	3.62	89	'22	
4.40	3.63	85	'21	
4.80	4.09	85	'20	
5.13	4.59	79	'19	
5.08	4.37	85	'18	

Total Loans & Leases				
(Yield On) (3)				
6.34	5.17	95	'22	
5.81	5.53	66	'21	
6.09	5.49	82	'20	
6.28	5.74	81	'19	
6.38	5.54	89	'18	

Other Interest Income (3)				
---------------------------	--	--	--	--

Investment Securities (TE)				
(Yield On) (3)				
1.84	1.94	43	'22	
2.09	1.77	70	'21	
3.04	2.31	88	'20	
3.18	2.65	85	'19	
3.09	2.55	85	'18	

Interest Bearing Bank				
Balances (Yield On) (3)				
1.77	1.42	72	'22	
0.82	0.58	70	'21	
1.42	0.93	71	'20	
2.04	2.14	31	'19	
2.25	1.84	82	'18	

Federal Funds Sold				
(Yield On) (3)				
1.69	1.51	61	'22	
0.08	0.09	54	'21	
0.17	0.39	17	'20	
2.14	2.12	52	'19	
1.84	2.11	46	'18	

US Treasury & agency				
Securities (3)				
1.74	1.57	63	'22	
0.89	1.27	29	'21	
1.93	1.78	48	'20	
2.29	2.27	54	'19	
1.95	2.03	50	'18	

Mortgage backed securities				
(yield on) (3)				
1.34	1.84	12	'22	
1.02	1.23	30	'21	
1.68	1.85	35	'20	
1.82	2.43	6	'19	
2.04	2.35	25	'18	

All other securities				
(yield on) (3)				
1.76	2.09	28	'22	
2.56	2.08	82	'21	
3.32	2.40	93	'20	
3.40	2.63	89	'19	
3.39	2.61	87	'18	

Net Loans and Leases:				
Avg Assets (6)				
56.16	51.19	63	'22	
61.79	50.81	76	'21	
63.49	56.88	64	'20	
59.36	59.46	46	'19	
57.62	58.35	46	'18	

Debt Securities:				
Avg Assets (6)				

Interest-Bearing Bank				
Balances: Avg Assets (6)				

Federal Funds Sold:				
Avg Assets (6)				

Trading Acct Securities:				
Avg Assets (6)				

Equity Securities:				
Avg Assets (6)				

Real Estate Loans				
(yield on) (3)				
5.82	4.96	91	'22	
5.54	5.05	75	'21	
5.95	5.36	81	'20	
5.73	5.49	68	'19	
5.87	5.29	82	'18	

Real Estate Loans:Avg				
Gross Lns & Leases (7A)				
55.06	67.56	21	'22	
53.21	64.69	24	'21	
54.26	63.51	26	'20	
50.99	65.89	18	'19	
47.42	65.78	16	'18	

Commercial & Industrial				
Loans (yield on) (3)				
7.11	5.60	87	'22	
6.07	7.25	39	'21	
6.29	5.62	73	'20	
6.90	6.07	80	'19	
7.13	5.86	86	'18	

Commercial & Industrial:Avg				
Gross Lns & Leases (7A)				
39.09	12.65	98	'22	
41.15	14.58	98	'21	
39.93	15.28	98	'20	
42.74	12.64	99	'19	
46.33	12.56	99	'18	

Loans to Individuals				
(yield on) (3)				
6.47	6.77	47	'22	
6.34	6.89	41	'21	
6.88	7.22	48	'20	
7.29	7.39	49	'19	
7.39	7.16	58	'18	

Loans to Individuals:Avg				
Gross Lns & Leases (7A)				
4.80	5.48	53	'22	
4.32	5.38	48	'21	
3.97	5.20	46	'20	
4.18	5.23	48	'19	
3.71	5.45	39	'18	

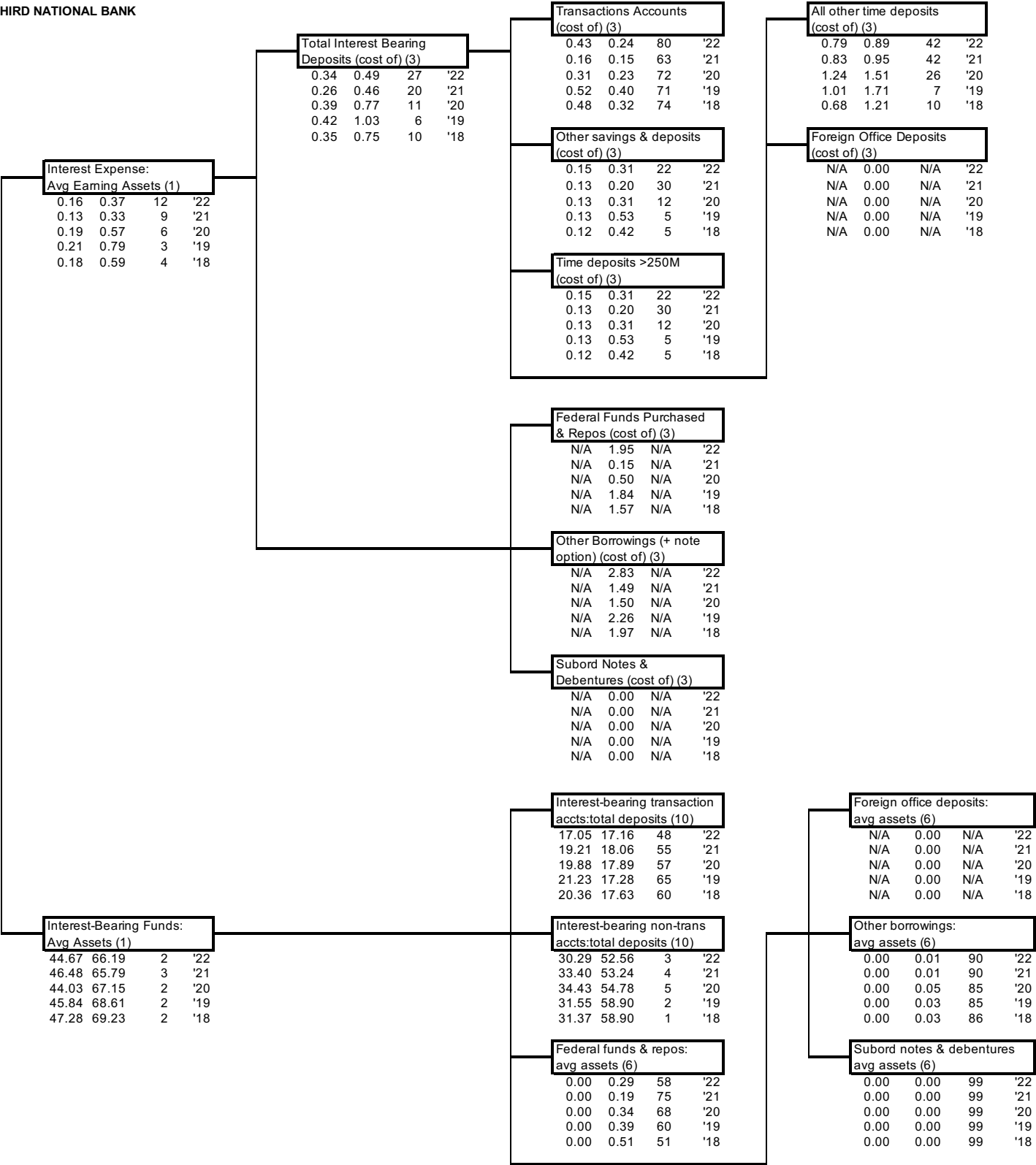
Agriculture Loans				
(yield on) (3)				
N/A	5.32	N/A	'22	
N/A	5.22	N/A	'21	
N/A	5.53	N/A	'20	
N/A	6.06	N/A	'19	
N/A	5.78	N/A	'18	

Agriculture Loans:Avg				
Gross Lns & Leases (7A)				
0.48	10.55	14	'22	
0.64	10.61	15	'21	
0.81	12.12	14	'20	
1.14	11.66	16	'19	
1.44	11.80	19	'18	

Average Earning Assets:				
Avg Assets (1)				
92.61	96.35	12	'22	
92.42	94.54	20	'21	
91.50	94.71	12	'20	
90.57	95.16	5	'19	
89.64	95.28	3	'18	

Interest Expense:				
Avg Assets (1)				
0.15	0.35	12	'22	
0.12	0.32	9	'21	
0.18	0.54	6	'20	
0.19	0.75	2	'19	
0.17	0.56	3	'18	

THIRD NATIONAL BANK



BANK FOUR

Information

Introduction

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.

Financial Institution Address:

FOUR BANK
4800 E 42ND ST
FOUR TX
79762

The Current Federal Regulator is: Federal Deposit Insurance Corporation

The bank was established on: 09/03/1947

The current peer group for this bank is: 5

Insured commercial banks having assets between \$300 million and \$1 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.

Bank has elected Subchapter S tax treatment during one or more of the quarters listed.

The UBPR will display ratio Net Income Adjusted for Subchapter S on Summary Ratios and One Quarter Annualized Income Analysis pages.

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Bank Holding Company Information:

FRB District / ID_RSSD 11 / 444444

FOUR BANK

FOUR, TX

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	4.43	3.68	88	4.03	3.52	80	3.98	3.94	53	4.98	4.46	84	5.14	4.27	92
- Interest Expense	0.04	0.38	1	0.05	0.30	2	0.08	0.56	1	0.10	0.83	1	0.11	0.61	2
Net Interest Income (TE)	4.39	3.30	95	3.98	3.21	90	3.89	3.36	85	4.88	3.62	97	5.03	3.65	97
+ Noninterest Income	1.19	0.57	90	1.46	0.70	89	1.36	0.74	85	1.31	0.71	87	1.14	0.71	83
- Noninterest Expense	3.46	2.40	93	3.57	2.42	93	3.54	2.60	90	4.14	2.80	93	4.08	2.81	91
Pre-Provision Net Revenue (TE)	2.11	1.49	88	1.88	1.53	75	1.71	1.56	63	2.04	1.58	81	2.09	1.60	83
- Provision: Loan & Lease Losses	0.18	0.07	85	0.10	0.07	67	0.32	0.21	74	0.28	0.12	87	0.15	0.11	70
- Provision: Credit Loss Oth 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
Pretax Operating Income (TE)	1.93	1.42	85	1.78	1.45	74	1.40	1.33	56	1.77	1.45	73	1.93	1.47	83
+ Realized Gains/Losses Sec	0.00	-0.01	86	0.00	0.01	59	0.00	0.02	44	0.00	0.01	51	0.00	0.00	74
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	94	0.00	0.00	87	0.00	0.00	90	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Net Operating Income (TE)	1.93	1.41	85	1.78	1.47	73	1.40	1.37	52	1.77	1.47	72	1.93	1.47	83
Net Operating Income	1.92	1.18	92	1.77	1.23	85	1.39	1.15	71	1.75	1.22	85	1.92	1.22	90
Net Inc Attrib to Min Ints	0.03	0.00	99	0.01	0.00	99	0.00	0.00	0	0.02	0.00	99	0.11	0.00	99
Net Income Adjusted Sub S	1.49	1.09	85	1.40	1.14	75	1.11	1.06	54	1.37	1.15	72	1.41	1.14	76
Net Income	1.89	1.18	91	1.76	1.23	85	1.39	1.14	71	1.73	1.22	85	1.80	1.22	87
Margin Analysis:															
Avg Earning Assets to Avg Assets	96.93	95.73	69	96.38	94.90	71	96.27	94.65	73	95.35	94.67	60	94.22	94.81	39
Avg Int-Bearing Funds to Avg Assets	29.21	67.90	0	29.22	68.17	0	31.51	71.26	0	33.73	73.92	0	36.00	74.01	0
Int Inc (TE) to Avg Earn Assets	4.57	3.86	85	4.18	3.73	77	4.13	4.17	48	5.23	4.71	82	5.45	4.51	92
Int Expense to Avg Earn Assets	0.04	0.39	1	0.05	0.32	2	0.09	0.59	1	0.11	0.88	1	0.12	0.64	2
Net Int Inc-TE to Avg Earn Assets	4.53	3.45	94	4.13	3.39	88	4.04	3.56	82	5.12	3.83	96	5.33	3.86	97
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.11	0.02	86	-0.07	0.03	7	0.26	0.08	87	0.43	0.10	91	0.28	0.09	87
Earnings Coverage of Net Losses (X)	31.14	226.96	33	N/A	167.88	N/A	8.99	82.90	20	7.48	57.83	18	11.31	63.03	24
LN&LS Allowance to LN&LS Not HFS	1.30	1.31	55	1.36	1.42	51	1.13	1.38	26	1.25	1.25	54	1.41	1.25	70
LN&LS Allowance to Net Losses (X)	13.53	122.38	25	N/A	89.69	N/A	4.24	47.74	14	3.08	32.18	11	5.03	34.69	19
LN&LS Allowance to Nonaccrual LN&LS (X)	7.62	13.54	58	1.79	9.70	26	4.60	6.27	64	2.33	4.64	50	13.82	5.06	87
30-89 Days Past Due	0.92	0.31	87	0.24	0.28	56	0.47	0.38	66	0.36	0.51	47	0.33	0.49	44
Total LN&LS-90+ Days PD & Nonaccrual	0.19	0.34	48	1.20	0.46	85	0.31	0.63	38	0.59	0.66	52	0.20	0.62	28
Non-Curr Lns+OREO to Lns+OREO	0.19	0.39	43	1.20	0.54	82	0.42	0.76	38	0.59	0.83	43	0.20	0.86	20
Liquidity															
Net Non Core Fund Dep New \$250M	-7.00	2.58	20	-44.07	-7.91	6	-12.05	-3.83	27	-15.19	3.22	9	-14.36	5.20	7
Net Loans & Leases to Assets	68.07	64.00	57	50.98	58.91	30	72.55	64.51	70	64.08	69.34	30	61.00	69.86	23
Net Loans & Leases to Deposits	74.70	73.79	51	55.69	67.94	26	79.35	75.84	56	70.50	82.43	22	68.08	83.06	18
Capitalization															
Leverage Ratio	10.32	10.21	59	9.04	9.81	35	7.44	9.99	2	8.09	10.76	2	8.59	10.65	7
Total Capital Ratio	N/A	15.49	N/A	N/A	16.09	N/A	13.44	15.84	22	12.15	15.85	10	13.45	15.53	31
Cash Dividends to Net Income	53.80	33.90	73	42.93	34.80	58	60.55	35.93	76	88.72	39.65	90	75.85	37.12	84
Non-Curr Lns+OREO to T1 Capital+Allowance	1.20	2.19	44	7.30	2.90	85	3.70	4.46	49	4.30	4.90	50	1.28	5.17	21
Growth Rates															
Total Assets	-10.35	3.96	2	40.15	12.26	97	17.08	19.34	46	9.25	6.97	70	11.27	5.62	80
Tier 1 Capital	18.59	9.42	87	45.69	10.42	97	8.57	8.67	60	2.98	8.13	16	6.56	8.06	43
Net Loans & Leases	19.71	13.01	77	-1.52	3.18	33	32.55	11.70	90	14.78	6.07	85	1.40	7.48	20
Short Term Investments	-78.45	-38.88	15	194.39	25.50	94	-1.55	109.39	17	12.57	51.21	39	35.99	23.30	65
Short Term Non Core Funding	-60.63	68.51	3	-9.01	-2.92	46	1.14	6.50	50	58.81	11.67	82	-25.50	8.94	25
Average Total Assets															
Net Income		654,312			593,850			540,560			437,159			393,056	
		12,341			10,452			7,511			7,552			7,089	
Number of banks in Peer Group															
		1,293			1,309			1,274			1,183			1,184	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Year
Interest and Fees on Loans	25,091	22,363	19,700	18,285	17,397	12.20
Income From Lease Financing	82	133	187	142	170	-38.35
Tax-Exempt	0	0	0	0	0	N/A
Estimated Tax Benefit	0	0	0	0	0	N/A
Income on Loans & Leases (TE)	25,173	22,496	19,887	18,427	17,567	11.90
US Treas & Agency (Excl MBS)	1,305	448	417	535	469	191.29
Mortgage Backed Securities	768	503	559	730	669	52.68
Estimated Tax Benefit	66	53	51	59	65	25.76
All Other Securities	347	280	251	309	336	23.93
Tax-Exempt Securities Income	249	198	192	222	245	25.76
Investment Interest Income (TE)	2,486	1,284	1,278	1,633	1,539	93.68
Interest on Due From Banks	1,251	133	310	1,695	1,041	840.60
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	62	13	27	29	43	376.92
Total Interest Income (TE)	28,972	23,926	21,502	21,784	20,190	21.09
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	271	272	429	459	439	-0.37
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	N/A	N/A	N/A	N/A	N/A	N/A
Int on Sub Notes & Debentures	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Expense	0	0	25	0	0	N/A
Total Interest Expense	271	272	454	459	439	-0.37
Net Interest Income (TE)	28,701	23,654	21,048	21,325	19,751	21.34
Non-interest Income	7,794	8,685	7,341	5,732	4,482	-10.26
Adjusted Operating Income (TE)	36,495	32,339	28,389	27,057	24,233	12.85
Non-Interest Expense	22,667	21,202	19,119	18,120	16,024	6.91
Pre-Provision Net Revenue (TE)	13,828	11,137	9,270	8,937	8,209	24.17
Provision: Loan & Lease Losses	1,203	575	1,715	1,221	605	109.22
Provision: Credit Losses Other Assets	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	12,625	10,562	7,555	7,716	7,604	19.54
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	N/A	N/A	N/A
Pretax Net Operating Inc (TE)	12,625	10,562	7,555	7,716	7,604	19.54
Applicable Income Taxes	0	0	0	0	0	N/A
Current Tax Equiv Adjustment	66	53	51	59	65	25.76
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	66	53	51	59	65	25.76
Net Operating Income	12,559	10,509	7,504	7,657	7,539	19.51
Net Discontinued / Extraordinary Items	0	0	0	0	0	N/A
Net Inc Noncontrolling Minority Interests	218	57	-7	105	450	282.46
Net Income	12,341	10,452	7,511	7,552	7,089	18.07
Cash Dividends Declared	6,639	4,487	4,548	6,700	5,377	47.96
Retained Earnings	5,702	5,965	2,963	852	1,712	-4.41
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	75	182	347	376	357	-58.79

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change Prior Year QTR
Interest and Fees on Loans	7,644	5,595	4,733	4,347	4,420	36.62
Income From Lease Financing	7	29	71	44	41	-75.86
Tax-Exempt	0	0	0	0	0	N/A
Estimated Tax Benefit	0	0	0	0	0	N/A
Income on Loans & Leases (TE)	7,651	5,624	4,804	4,391	4,461	36.04
US Treas & Agency (Excl MBS)	426	159	99	135	171	167.92
Mortgage Backed Securities	246	156	110	178	197	57.69
Estimated Tax Benefit	16	17	12	14	15	-6.25
All Other Securities	88	88	60	73	67	0.00
Tax-Exempt Securities Income	60	64	46	53	58	-6.25
Investment Interest Income (TE)	776	420	281	400	450	84.74
Interest on Due From Banks	596	53	17	381	335	1,024.53
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	31	8	10	12	24	287.50
Total Interest Income (TE)	9,054	6,105	5,112	5,184	5,270	48.30
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	133	56	91	120	113	137.50
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	N/A	N/A	N/A	N/A	N/A	N/A
Int on Sub Notes & Debentures	N/A	N/A	N/A	N/A	N/A	N/A
Other Interest Expense	0	0	0	0	0	N/A
Total Interest Expense	133	56	91	120	113	137.50
Net Interest Income (TE)	8,921	6,049	5,021	5,064	5,157	47.48
Non-interest Income	1,605	2,119	2,045	1,541	1,191	-24.26
Adjusted Operating Income (TE)	10,526	8,168	7,066	6,605	6,348	28.87
Non-Interest Expense	5,990	5,593	4,911	4,459	4,101	7.10
Pre-Provision Net Revenue (TE)	4,536	2,575	2,155	2,146	2,247	76.15
Provision: Loan & Lease Losses	360	125	450	238	345	188.00
Provision: Credit Losses Other Assets	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	4,176	2,450	1,705	1,908	1,902	70.45
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	N/A	N/A	N/A
Pretax Net Operating Inc (TE)	4,176	2,450	1,705	1,908	1,902	70.45
Applicable Income Taxes	0	0	0	0	0	N/A
Current Tax Equiv Adjustment	16	17	12	14	15	-6.25
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	16	17	12	14	15	-6.25
Net Operating Income	4,160	2,433	1,693	1,894	1,887	70.98
Net Discontinued / Extraordinary Items	0	0	0	0	0	N/A
Net Inc Noncontrolling Minority Interests	61	37	-6	2	450	64.86
Net Income	4,099	2,396	1,699	1,892	1,437	71.08
Cash Dividends Declared	329	0	110	671	285	N/A
Retained Earnings	3,770	2,396	1,589	1,221	1,152	57.35
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	10	35	71	100	92	-71.43

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
PERCENT OF AVERAGE ASSETS:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Personnel Expense	2.21	1.40	94	2.44	1.42	95	2.39	1.53	93	2.71	1.64	95	2.63	1.62	95
Occupancy Expense	0.30	0.26	68	0.27	0.26	57	0.27	0.29	46	0.36	0.32	65	0.37	0.32	65
Other Oper Exp (Incl Intangibles)	0.95	0.73	82	0.86	0.72	73	0.88	0.76	71	1.08	0.83	81	1.08	0.84	81
Total Overhead Expense	3.46	2.40	93	3.57	2.42	93	3.54	2.60	90	4.14	2.80	93	4.08	2.81	91
NON-INTEREST EXPENSES:															
Personnel Expense		14,472			14,467			12,899			11,826			10,336	
Occupancy Expense		1,987			1,633			1,458			1,590			1,446	
Goodwill Impairment		0			0			0			0			0	
Other Intangible Amortiz		0			0			209			216			225	
Other Oper Exp (incl Intangibles)		6,208			5,102			4,553			4,488			4,017	
Non-Interest Expense		22,667			21,202			19,119			18,120			16,024	
PERCENT OF AVERAGE ASSETS:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Fiduciary Activities	0.41	0.01	96	0.40	0.01	96	0.34	0.02	95	0.37	0.02	95	0.37	0.03	95
Deposit Service Charges	0.16	0.11	73	0.16	0.11	76	0.16	0.12	74	0.23	0.16	74	0.20	0.17	63
Trading, Vent Cap, Securtz Inc	N/A	0.00	N/A	N/A	0.02	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Inv Banking, Advisory Inc	0.00	0.01	69	0.00	0.01	69	0.00	0.01	66	0.00	0.01	62	0.00	0.01	59
Insurance Comm & Fees	0.00	0.00	58	0.00	0.00	57	0.00	0.00	56	0.00	0.01	54	0.00	0.01	53
Net Servicing Fees	0.00	0.02	59	0.00	0.02	58	0.00	0.02	60	0.00	0.02	55	0.00	0.02	53
Loan & Lease Net Gains/Loss	0.26	0.04	92	0.57	0.11	90	0.62	0.15	88	0.40	0.08	90	0.26	0.07	88
Other Net Gains/Loss	0.00	0.00	19	-0.01	0.00	15	0.00	0.00	62	0.00	0.00	36	0.00	0.00	37
Other Non-interest Income	0.36	0.25	77	0.33	0.28	66	0.23	0.26	48	0.31	0.27	62	0.31	0.27	62
Non Interest Income	1.19	0.57	90	1.46	0.70	89	1.36	0.74	85	1.31	0.71	87	1.14	0.71	83
NON-INTEREST INCOME:															
Fiduciary Activities		2,660			2,393			1,822			1,619			1,463	
Deposit Service Charges		1,050			953			881			1,008			776	
Trading, Vent Cap, Securtz Inc		N/A			N/A			N/A			N/A			N/A	
Inv Banking, Advisory Inc		0			0			0			0			0	
Insurance Comm & Fees		0			0			0			0			0	
Net Servicing Fees		0			0			0			0			0	
Loan & Lease Net Gains/Loss		1,720			3,395			3,368			1,757			1,032	
Other Net Gains/Loss		-5			-37			0			-1			-5	
Other Non-Interest Income		2,369			1,981			1,270			1,349			1,216	
Non Interest Income		7,794			8,685			7,341			5,732			4,482	
OTHER INCOME & EXPENSE RATIOS:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Overhead Less Non-int Inc	2.27	1.80	83	2.11	1.69	81	2.18	1.81	76	2.83	2.04	92	2.94	2.05	94
Efficiency Ratio	62.11	61.63	51	65.56	61.72	63	67.35	62.70	68	66.97	63.95	59	66.12	63.60	58
Avg Persnl Exp Per Empl (\$000)	116.71	92.08	86	119.56	90.06	86	117.26	88.17	86	111.57	84.50	86	98.44	81.16	80
Assets Per Employee (\$Million)	5.41	6.90	25	6.19	6.83	46	4.86	6.34	24	4.30	5.57	26	3.98	5.38	21
Domestic Banking Offices (#)		6			7			6			6			6	
Foreign Branches (#)		0			0			0			0			0	
Assets Per Domestic Office		111,871			106,957			89,038			76,050			69,609	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
YIELD ON OR COST OF:	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Total Loan & Leases (TE)	6.19	4.97	95	5.54	5.09	77	5.04	5.14	45	6.63	5.45	94	6.90	5.24	97
Loans in Domestic Offices	6.20	4.96	95	5.53	5.08	77	5.03	5.13	44	6.65	5.44	95	6.92	5.23	97
Real Estate	6.15	4.81	96	5.69	4.82	90	6.17	5.13	94	6.23	5.32	92	5.95	5.11	90
Secured by 1-4 Fam Resi Prop	5.45	4.92	74	4.67	4.91	42	5.13	5.21	51	6.23	5.37	84	5.91	5.17	82
All Other Loans Sec Real Estate	6.30	4.81	96	5.90	4.81	92	6.42	5.12	95	6.23	5.34	90	5.96	5.12	89
Commercial & Industrial	7.25	5.63	88	6.03	6.27	48	4.73	5.12	40	7.54	5.93	91	8.12	5.68	93
Individual	5.29	6.32	29	5.17	6.29	26	5.28	6.54	24	5.11	6.72	18	5.22	6.47	24
Credit Card	N/A	8.81	N/A	N/A	8.23	N/A	N/A	9.52	N/A	N/A	8.36	N/A	N/A	8.42	N/A
Agricultural	5.71	5.35	70	4.38	5.02	27	3.41	5.34	3	6.69	5.90	83	5.63	5.61	55
Loans in Foreign Offices	N/A	5.23	N/A	N/A	3.37	N/A	N/A	4.13	N/A	N/A	4.81	N/A	N/A	4.63	N/A
Total Investment Securities (TE)	1.81	2.07	33	1.96	1.82	61	2.59	2.33	71	2.65	2.71	49	2.58	2.55	57
Total Investment Securities (Book)	1.76	1.93	37	1.88	1.67	67	2.49	2.15	79	2.55	2.52	57	2.47	2.36	63
US Treas & Agency (Excl MBS)	1.67	1.64	56	1.58	1.22	73	2.42	1.80	81	2.39	2.23	63	2.29	1.97	74
Mortgage Backed Securities	1.93	1.91	58	2.04	1.42	86	2.51	1.94	87	2.73	2.48	76	2.65	2.36	78
All Other Securities	1.77	2.30	17	2.23	2.21	54	2.56	2.52	56	2.46	2.77	33	2.40	2.69	35
Interest-Bearing Bank Balances	1.41	1.32	56	0.13	0.25	39	0.41	0.53	48	2.21	2.10	62	1.88	1.81	54
Federal Funds Sold & Resales	N/A	1.46	N/A	N/A	0.07	N/A	N/A	0.39	N/A	N/A	1.92	N/A	N/A	1.74	N/A
Total Interest Bearing Deposits	0.14	0.51	5	0.16	0.41	9	0.25	0.77	7	0.31	1.09	4	0.31	0.78	9
Transaction accounts	0.05	0.31	5	0.01	0.19	1	0.01	0.29	0	0.01	0.53	0	0.01	0.41	0
Other Savings Deposits	0.12	0.38	12	0.05	0.21	6	0.04	0.37	0	0.04	0.67	0	0.04	0.48	0
Time Deposits	0.29	0.88	2	0.45	0.91	8	0.83	1.57	5	0.97	1.86	5	0.95	1.32	18
Foreign Office Deposits	N/A	0.18	N/A	N/A	0.22	N/A	N/A	0.15	N/A	N/A	1.82	N/A	N/A	2.07	N/A
Federal Funds Purchased & Repos	N/A	1.34	N/A	N/A	0.18	N/A	N/A	0.47	N/A	N/A	1.31	N/A	N/A	1.19	N/A
Other Borrowed Money	N/A	2.20	N/A	N/A	1.28	N/A	N/A	1.31	N/A	N/A	2.21	N/A	N/A	2.00	N/A
Subord Notes & Debentures	N/A	0.00	N/A	N/A	4.95	N/A	N/A	5.67	N/A	N/A	6.86	N/A	N/A	6.68	N/A
Other Interest Expense	N/A	2.17	N/A	N/A	1.43	N/A	N/A	1.38	N/A	N/A	2.36	N/A	N/A	2.15	N/A
All Interest-Bearing Funds	0.14	0.56	4	0.16	0.45	8	0.27	0.80	7	0.31	1.14	4	0.31	0.84	7
Memo: Interest on Time Dep Over Ins Limit	0.35	0.97	6	0.57	0.96	19	1.09	1.65	12	1.28	2.02	9	1.34	1.47	36
PERCENT OF AVERAGE ASSETS:															
Total Loan & Leases	62.12	61.15	51	68.44	61.62	66	72.98	68.37	60	63.58	70.64	26	64.77	70.41	30
Loans in Domestic Offices	61.86	60.96	51	68.10	61.43	66	72.46	68.16	59	62.87	70.40	25	64.01	70.14	29
Real Estate	33.25	46.61	19	31.01	44.70	15	28.70	48.24	8	30.17	53.35	6	27.95	53.19	5
Secured by 1-4 Fam Resi Prop	5.82	14.17	16	5.41	13.50	16	5.41	14.97	13	7.61	16.47	19	7.49	16.66	17
All Other Loans Sec Real Estate	27.42	31.25	40	25.60	29.98	37	23.29	31.91	23	22.57	35.39	14	20.46	35.10	11
Commercial & Industrial	24.33	7.29	97	32.71	9.61	98	38.90	11.68	98	30.02	8.83	97	33.41	8.93	98
Individual	0.35	1.56	20	0.41	1.49	24	0.50	1.70	24	0.75	1.79	33	0.99	1.82	40
Credit Card	0.00	0.01	80	0.00	0.01	79	0.00	0.02	78	0.00	0.02	75	0.00	0.03	74
Agricultural	0.14	1.90	41	0.16	2.29	36	0.12	2.46	37	0.02	2.25	33	0.01	2.16	31
Loans in Foreign Offices	N/A	0.69	N/A	N/A	0.82	N/A	N/A	1.59	N/A	N/A	2.32	N/A	N/A	3.54	N/A
Total Investment Securities	21.04	24.56	43	11.05	19.40	32	9.13	15.89	33	14.12	16.61	46	15.19	18.04	45
US Treas & Agency (Excl MBS)	11.97	5.59	80	4.78	3.07	73	3.18	2.12	72	5.12	2.95	74	5.21	3.40	71
Mortgage Backed Securities	6.08	7.24	50	4.16	6.17	45	4.13	5.60	47	6.13	5.71	58	6.41	5.89	58
All Other Securities	3.00	8.23	30	2.12	7.28	28	1.82	5.87	29	2.87	5.49	38	3.56	6.10	39
Interest-Bearing Bank Balances	13.55	7.23	80	16.72	10.46	76	13.90	7.75	82	17.58	5.08	95	14.06	4.29	94
Federal Funds Sold & Resales	0.00	0.64	43	0.00	0.89	46	0.00	0.82	41	0.00	0.60	41	0.00	0.38	43
Total Interest Bearing Deposits	29.21	65.26	0	29.22	65.16	0	31.51	66.98	0	33.73	70.08	0	36.00	69.66	0
Transaction Accounts	2.90	15.64	9	3.18	14.20	11	3.92	11.65	20	2.33	9.99	15	2.39	9.72	15
Other Savings Deposits	20.84	31.52	17	18.03	30.84	12	18.93	31.37	17	21.45	33.67	25	22.78	34.82	26
Time Deposits	5.46	15.63	8	8.01	17.62	13	8.66	21.60	10	9.95	24.06	10	10.83	22.79	13
Foreign Office Deposits	N/A	0.02	N/A	N/A	0.02	N/A	N/A	0.07	N/A	N/A	0.24	N/A	N/A	0.59	N/A
Federal Funds Purchased & Repos	0.00	0.32	41	0.00	0.27	52	0.00	0.34	43	0.00	0.44	35	0.00	0.59	31
Other Borrowed Money	0.00	1.36	24	0.00	1.64	28	0.00	2.75	20	0.00	2.33	20	0.00	2.57	18
Subord Notes & Debentures	0.00	0.01	99	0.00	0.01	99	0.00	0.01	98	0.00	0.01	98	0.00	0.01	98
Other Interest Expense Balances	0.00	1.37	24	0.00	1.65	28	0.00	2.75	20	0.00	2.34	20	0.00	2.58	18
All Interest-Bearing Funds	29.21	67.90	0	29.22	68.17	0	31.51	71.26	0	33.73	73.92	0	36.00	74.01	0
Time Deposits Over Ins Limit	3.31	3.72	53	5.34	4.14	69	5.87	5.00	64	6.74	5.50	66	6.78	4.80	75

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Quarter
Assets:						
Real Estate Loans	261,065	224,326	185,021	151,051	120,918	2.24
Commercial Loans	195,396	157,382	200,763	138,118	131,373	19.84
Individual Loans	3,067	2,281	2,721	3,005	3,551	28.76
Agricultural Loans	848	929	950	48	57	-9.50
Other Loans & Leases	2,505	1,988	2,471	3,838	2,481	73.60
LN&LS Allowance	5,979	5,217	4,345	3,655	3,621	3.57
Unearned Income	0	0	0	0	0	N/A
Net Loans & Leases	456,903	381,689	387,581	292,406	254,759	9.46
U.S. Treasury & Agency Securities	116,606	80,044	32,023	45,103	50,336	-1.01
Municipal Securities	18,285	21,151	10,607	12,114	13,403	0.70
Foreign Debt Securities	0	0	0	0	0	N/A
All Other Securities	0	214	414	0	0	-100.00
HTM Securities Allowance	N/A	N/A	N/A	N/A	N/A	N/A
Interest-Bearing Bank Balances	42,404	237,480	73,902	76,265	70,286	-36.75
Federal Funds Sold & Resales	0	0	0	0	0	N/A
Trading Account Assets	0	0	0	0	0	N/A
Total Investments	177,295	338,889	116,946	133,482	134,025	-12.67
Total Earning Assets	634,198	720,578	504,527	425,888	388,784	2.22
Nonint Cash & Due From Banks	13,550	5,018	9,073	10,071	7,936	20.12
Premises, Fix Assts, Cap Leases	10,378	11,128	8,261	8,689	9,022	-2.64
Other Real Estate Owned	0	0	415	0	0	N/A
Dir & Indir Inv RE Ventures	0	0	0	0	0	N/A
Inv in Unconsolidated Subs	0	0	0	0	0	N/A
Acceptances & Oth Assets	13,102	11,973	11,951	11,654	11,913	5.70
Total Assets	671,228	748,697	534,227	456,302	417,655	2.52
Average Assets During Quarter	671,336	646,383	539,033	456,927	418,205	3.78
Liabilities:						
Demand Deposits	422,008	478,257	313,519	259,046	225,196	2.62
All Now & ATS Accounts	24,051	18,266	22,170	14,148	11,435	41.70
Money Market Deposit Accounts	102,608	103,776	69,755	71,796	71,176	3.97
Other savings Deposits	39,124	42,388	36,801	25,609	23,280	-2.80
Time Deps At Or Below Insurance Limit	12,951	15,147	15,848	13,647	14,964	-5.88
Less: Fully Insured Brokered Deposits	0	0	0	0	0	N/A
Core Deposits	600,742	657,834	458,093	384,246	346,051	3.41
Fully Insured Brokered Deposits	0	0	0	0	0	N/A
Time Deps Above Insurance Limit	10,868	27,601	30,333	30,519	28,157	-38.98
Deposits in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A
Total Deposits	611,610	685,435	488,426	414,766	374,209	2.15
Federal Funds Purch & Resale	0	0	0	0	0	N/A
Fed Home Loan Bor Mat < 1 Year	0	0	0	0	0	N/A
Fed Home Loan Bor Mat > 1 Year	0	0	0	0	0	N/A
Oth Borrowing Mat < 1 Year	0	0	0	0	0	N/A
Oth Borrowing Mat > 1 Year	0	0	0	0	0	N/A
Subordinated Notes & Debentures	0	0	0	0	0	N/A
Acceptances & Other Liabilities	3,312	5,339	4,123	3,253	7,102	-14.15
Total Liabilities (Incl Mortg)	614,922	690,774	492,549	418,019	381,311	2.05
Total Bank Capital & Min Int	56,306	57,923	41,678	38,283	36,345	7.91
Total Liabilities & Capital	671,228	748,697	534,227	456,302	417,656	2.52
Memoranda:						
Officers, Shareholder Loans (#)	4	2	4	4	3	
Officers, Shareholder Loans (\$)	5,389	9,061	7,774	10,098	5,758	10.57
Held-to-Maturity Securities	0	1	1	1	1	-100.00
Available-for-Sale Securities	134,891	101,408	43,043	57,216	63,738	-0.81
All Brokered Deposits	0	0	0	0	0	N/A
LN&LS in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A
Loans Held for Sale	1,515	4,065	7,544	3,749	1,426	54.91
Loans not Held for Sale	461,367	382,841	384,382	292,312	256,954	9.28

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018			Percent Change 1 Quarter
Outstanding (% of Total Assets)	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	
Home Equity (1-4 Family)	0.00	1.46	15	0.00	1.27	16	0.00	1.27	15	0.00	1.45	13	0.00	1.52	13	
Credit Card	0.00	0.06	81	0.00	0.07	79	0.00	0.09	77	0.00	0.12	75	0.00	0.13	74	
Commercial RE Secured by RE	6.23	3.98	77	4.53	3.63	66	5.65	3.15	82	4.64	3.61	67	3.60	3.60	53	
1-4 Family Residential	3.04	1.24	84	1.97	1.23	72	3.02	0.99	89	2.44	0.99	84	1.67	1.01	73	
Comm'l RE, Oth Const & Land	3.19	2.33	66	2.56	2.03	63	2.63	1.82	69	2.20	2.26	51	1.93	2.34	46	
Commercial RE Not Secured by RE	0.00	0.00	91	0.00	0.00	91	0.00	0.00	90	0.00	0.00	89	0.00	0.01	89	
All Other	7.92	5.98	71	7.81	5.76	71	12.21	5.99	89	17.31	6.16	96	11.94	6.23	88	
Total LN&LS Commitments	14.15	12.39	63	12.34	11.63	57	17.86	11.33	86	21.95	12.29	92	15.54	12.38	72	
Securities Underwriting	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	0.01	N/A	
Standby Letters of Credit	0.00	0.20	14	0.00	0.20	14	0.00	0.21	13	0.00	0.26	11	0.00	0.27	10	
Amount Conveyed to Others	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	
Commercial Letters of Credit	0.23	0.00	96	0.43	0.00	98	0.67	0.00	98	0.07	0.00	92	0.05	0.00	91	
Assets Securitized or Sold w/Rec	0.06	0.37	81	0.24	0.46	82	0.70	0.51	84	3.44	0.52	89	2.90	0.47	89	
Amount of Recourse Exposure	N/A	0.02	N/A	N/A	0.03	N/A	N/A	0.03	N/A	N/A	0.03	N/A	N/A	0.03	N/A	
Credit Derivatives Bank as Guarantor	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.00	N/A	
Credit Derivatives Bank as Beneficiary	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 Oth Off-Balance Sheet Items	0.00	0.50	78	0.00	0.53	76	0.00	0.59	76	0.00	0.57	76	0.00	0.47	78	
Off-Balance Sheet Items	14.45	14.85	53	13.01	14.19	49	19.23	13.99	76	25.46	15.06	89	18.48	14.97	70	
Outstanding (\$'000)																
Home Equity (1-4 Family)		0			0			0			0			0		N/A
Credit Card		0			0			0			0			0		N/A
Commercial RE Secured by RE	41,826			33,909			30,191			21,189			15,032			-0.98
1-4 Family Residential	20,427			14,723			16,124			11,131			6,971			24.18
Commercial RE, Oth Const & Land	21,399			19,186			14,067			10,058			8,061			-17.03
Commercial RE Not Secured by RE		0			0			0			0			0		N/A
All Other	53,159			58,445			65,222			78,968			49,859			-7.97
Securities Underwriting		N/A			N/A			N/A			N/A			N/A		N/A
Memo: Unused Commit w/mat GT 1 YR		N/A			N/A			19,085			11,599			11,905		N/A
Standby Letters of Credit		0			0			0			0			0		N/A
Amount Conveyed to Others		N/A			N/A			N/A			N/A			N/A		N/A
Commercial Letters of Credit		1,577			3,236			3,584			319			194		-23.59
Assets Securitized or Sold w/recourse		434			1,799			3,714			15,715			12,110		N/A
Amount of Recourse Exposure		N/A			N/A			N/A			N/A			N/A		N/A
Credit Derivatives Bank as Guarantor		N/A			N/A			N/A			N/A			N/A		N/A
Credit Derivatives Bank as Beneficiary		N/A			N/A			N/A			N/A			N/A		N/A
All Oth Off-Balance Sheet Items		0			0			0			0			0		N/A
Off-Balance Sheet Items		96,996			97,389			102,711			116,191			77,195		-4.97

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Notional Amount (\$000)					
Derivative Contracts	261	5,979	6,901	4,996	1,803
Interest Rate Contracts	261	5,979	6,901	4,996	1,803
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Derivatives Position					
Future and Forwards	N/A	N/A	N/A	N/A	N/A
Written Options	N/A	N/A	N/A	N/A	N/A
Exchange Traded	N/A	N/A	N/A	N/A	N/A
Over-the-Counter	N/A	N/A	N/A	N/A	N/A
Purchased Options	N/A	N/A	N/A	N/A	N/A
Exchange Traded	N/A	N/A	N/A	N/A	N/A
Over-the-Counter	N/A	N/A	N/A	N/A	N/A
Swaps	N/A	N/A	N/A	N/A	N/A
Held-for-Trading	261	5,979	6,901	4,996	1,803
Interest Rate Contracts	261	5,979	6,901	4,996	1,803
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Non-Traded	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Other Derivative Contracts	0	0	0	0	0
Foreign Exchange Contracts	N/A	N/A	N/A	N/A	N/A
Equity, Comm & Oth Contracts	N/A	N/A	N/A	N/A	N/A
Memo: Marked-to-Market	N/A	N/A	N/A	N/A	N/A
Derivative Contracts (RBC Def)	N/A	N/A	0	0	0
One Year or Less	N/A	N/A	0	0	0
Over 1 Year to 5 Years	N/A	N/A	0	0	0
Over 5 Years	N/A	N/A	0	0	0
Gross Negative Fair Value	N/A	N/A	N/A	N/A	N/A
Gross Positive Fair Value	N/A	N/A	N/A	N/A	N/A
Held-for-Trading	N/A	N/A	N/A	N/A	N/A
Non-Traded	N/A	N/A	N/A	N/A	N/A
Memo: Marked-to-Market	N/A	N/A	N/A	N/A	N/A
Current Credit Exposure All Derivatives	N/A	N/A	0	0	0
Credit Losses Off_BS Derivatives	N/A	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

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Notional Amounts															
Interest Rate Contracts	100.00	97.48	99	100.00	97.44	99	100.00	98.07	99	100.00	97.30	99	100.00	97.43	99
Other Derivative Contracts	0.00	2.52	96	0.00	2.56	96	0.00	1.93	96	0.00	2.70	95	0.00	2.57	95
Foreign Exchange Contracts	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	0.07	N/A
Equity, Comm & Oth Contracts	N/A	1.27	N/A	N/A	0.98	N/A	N/A	0.93	N/A	N/A	1.20	N/A	N/A	0.70	N/A
Derivatives Position															
Futures and Forwards	N/A	23.83	N/A	N/A	23.08	N/A	N/A	20.73	N/A	N/A	23.32	N/A	N/A	19.80	N/A
Written Options	N/A	18.54	N/A	N/A	21.62	N/A	N/A	22.12	N/A	N/A	23.69	N/A	N/A	25.28	N/A
Exchange Traded	N/A	1.27	N/A	N/A	0.98	N/A	N/A	0.93	N/A	N/A	0.99	N/A	N/A	0.82	N/A
Over-the-Counter	N/A	18.26	N/A	N/A	21.39	N/A	N/A	21.88	N/A	N/A	23.25	N/A	N/A	24.93	N/A
Purchased Options	N/A	0.67	N/A	N/A	0.33	N/A	N/A	0.04	N/A	N/A	0.42	N/A	N/A	0.01	N/A
Exchange Traded	N/A	0.00	N/A	N/A	0.62	N/A	N/A	0.00	N/A	N/A	0.13	N/A	N/A	0.08	N/A
Over-the-Counter	N/A	0.67	N/A	N/A	0.14	N/A	N/A	0.04	N/A	N/A	0.29	N/A	N/A	0.00	N/A
Swaps	N/A	10.98	N/A	N/A	10.22	N/A	N/A	11.96	N/A	N/A	10.82	N/A	N/A	12.10	N/A
Held-for-Trading	100.00	2.30	99	100.00	2.83	99	100.00	2.66	99	100.00	2.22	99	100.00	3.01	99
Interest Rate Contracts	100.00	2.50	99	100.00	2.92	99	100.00	2.65	99	100.00	2.18	99	100.00	2.95	99
Other Derivative Contracts	0.00	0.12	99	0.00	0.40	99	0.00	0.25	99	0.00	0.29	99	0.00	0.31	99
Foreign Exchange Contracts	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
Equity, Comm & Oth Contracts	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
Non-Traded	0.00	20.14	6	0.00	20.12	6	0.00	20.62	7	0.00	19.05	7	0.00	13.35	8
Interest Rate Contracts	0.00	20.65	7	0.00	21.81	8	0.00	23.97	8	0.00	22.11	9	0.00	17.70	10
Other Derivative Contracts	0.00	2.40	96	0.00	2.15	96	0.00	1.68	97	0.00	2.41	96	0.00	2.26	96
Foreign Exchange Contracts	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	0.07	N/A
Equity, Comm & Oth Contracts	N/A	1.27	N/A	N/A	0.98	N/A	N/A	0.93	N/A	N/A	1.20	N/A	N/A	0.70	N/A
Memo: Marked-to-Market	N/A	19.77	N/A	N/A	22.25	N/A	N/A	20.14	N/A	N/A	10.30	N/A	N/A	14.62	N/A
Derivative Contracts (RBC Def)	N/A	24.21	N/A	N/A	48.30	N/A	0.00	24.50	38	0.00	26.54	35	0.00	27.82	31
One Year or Less	N/A	10.27	N/A	N/A	10.84	N/A	0.00	12.32	59	0.00	13.44	57	0.00	13.82	53
Over 1 Year to 5 Years	N/A	6.10	N/A	N/A	3.75	N/A	0.00	3.84	80	0.00	5.19	79	0.00	3.93	80
Over 5 Years	N/A	10.49	N/A	N/A	12.47	N/A	0.00	11.59	73	0.00	11.64	76	0.00	11.21	75
Gross Negative Fair Value	N/A	0.66	N/A	N/A	0.43	N/A	N/A	1.20	N/A	N/A	0.58	N/A	N/A	0.33	N/A
Gross Positive Fair Value	N/A	2.17	N/A	N/A	0.76	N/A	N/A	1.03	N/A	N/A	0.62	N/A	N/A	0.72	N/A
By Tier 1 Capital:															
Gross Negative Fair Value (x)	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
Gross Positive Fair Value (x)	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
Held-for-Trading (x)	0.00	0.01	97	0.10	0.01	98	0.17	0.01	98	0.14	0.01	98	0.05	0.01	97
Non-Traded (x)	0.00	0.01	76	0.00	0.03	71	0.00	0.07	70	0.00	0.04	69	0.00	0.03	70
Non-Traded Marked-to-Mkt(x)	N/A	0.04	N/A	N/A	0.08	N/A	N/A	0.13	N/A	N/A	0.06	N/A	N/A	0.04	N/A
Current Credit Exposure (x)	N/A	0.00	N/A	N/A	0.00	N/A	0.00	0.00	92	0.00	0.00	92	0.00	0.00	91
Credit Losses on Derivatives	N/A	0.03	N/A	N/A	0.05	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	N/A	0.00	N/A	N/A	0.00	N/A	0.00	0.00	92	0.00	0.00	92	0.00	0.00	91
Credit Losses on Derivatives/CR Allow	N/A	0.52	N/A	N/A	0.96	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

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Average Assets															
Loans Held For Sale	0.37	0.05	92	0.85	0.15	90	1.12	0.23	89	0.89	0.13	91	0.36	0.11	86
Loans Not Held For Sale	61.30	61.43	48	64.91	61.16	58	71.41	67.35	57	62.37	69.96	25	64.05	69.89	29
Less: LN&LS Allowance	0.83	0.82	53	0.80	0.84	47	0.79	0.86	42	0.88	0.86	55	0.96	0.87	67
Net Loans & Leases	60.84	60.98	48	64.95	60.95	59	71.74	67.21	60	62.39	69.60	26	63.45	69.47	28
Interest-Bearing Bank Balances	15.53	7.34	84	19.22	10.45	83	12.75	7.84	79	16.81	5.18	94	14.97	4.48	94
Federal Funds Sold & Resales	0.00	0.59	46	0.00	0.79	49	0.00	0.73	44	0.00	0.54	45	0.00	0.35	48
Trading Account Assets	0.00	0.02	97	0.00	0.02	97	0.00	0.01	97	0.00	0.01	96	0.00	0.01	96
Held-to-Maturity Securities	0.00	1.15	60	0.00	0.42	66	0.00	0.39	66	0.00	0.51	64	0.00	0.66	63
HTM Securities Allowance	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
Available-for-Sale Securities	18.68	20.91	46	10.90	18.53	34	9.75	15.30	37	13.97	15.19	49	14.50	16.06	49
Marketable Equity Sec at FV	0.00	0.00	81	0.00	0.00	80	0.00	0.01	81	N/A	0.03	N/A	N/A	0.01	N/A
Total Earning Assets	95.05	94.01	70	95.07	94.16	66	94.24	93.82	57	93.18	93.43	46	92.92	93.35	43
Nonint Cash & Due From Banks	1.47	1.49	53	1.31	1.56	44	1.65	1.57	58	2.09	1.59	76	1.76	1.59	61
Premises, Fix Assts & Cap Leases	1.62	1.40	63	1.67	1.41	64	1.64	1.55	56	2.04	1.67	66	2.28	1.64	75
Other Real Estate Owned	0.00	0.02	51	0.03	0.04	64	0.03	0.07	55	0.00	0.10	29	0.00	0.12	22
Dir & Indir Inv RE Ventures	0.00	0.01	97	0.00	0.01	97	0.00	0.01	97	0.00	0.01	97	0.00	0.01	96
Inv in Unconsolidated Subs	0.00	0.00	90	0.00	0.00	90	0.00	0.00	89	0.00	0.00	89	0.00	0.00	89
Acceptances & Other Assets	1.86	2.86	25	1.91	2.57	31	2.44	2.74	40	2.70	2.95	41	3.04	3.03	49
Total Non-Earning Assets	4.95	5.99	29	4.93	5.84	33	5.76	6.19	42	6.82	6.58	53	7.08	6.65	56
Total Assets	100.00	100.00	99	100.00	100.00	99	100.00	100.00	92	100.00	100.00	92	100.00	100.00	94
Standby Letters of Credit	0.00	0.20	12	0.00	0.20	12	0.00	0.23	12	0.00	0.26	10	0.00	0.28	9
Liabilities															
Demand Deposits	62.24	24.41	99	60.54	22.06	99	58.91	17.67	99	56.22	14.09	99	53.94	13.97	99
All NOW & ATS Accounts	2.90	11.65	19	3.10	10.60	21	3.79	8.55	31	2.59	7.78	27	2.45	7.88	23
Money Market Deposit Accounts	14.59	16.50	47	13.52	16.11	44	13.75	15.86	47	16.21	16.53	54	17.06	17.33	54
Other Savings Deposits	6.03	14.07	19	6.03	14.46	22	5.79	15.59	24	5.44	17.36	22	5.69	17.83	22
Time Deps At or Below Insurance Limit	2.09	11.77	3	2.58	13.15	4	2.92	16.27	3	3.23	18.05	3	4.02	17.61	3
Less: Fully Insured Brokered Deposits	0.00	0.77	59	0.00	0.66	62	0.00	0.99	56	0.00	1.34	49	0.00	1.82	39
Core Deposits	87.85	82.63	77	85.78	80.78	76	85.16	77.67	85	83.68	76.74	81	83.16	76.98	78
Fully Insured Brokered Deposits	0.00	0.77	59	0.00	0.66	62	0.00	0.99	56	0.00	1.34	49	0.00	1.82	39
Time Deps Above Insurance Limit	3.20	3.81	51	5.00	4.14	65	6.08	5.01	66	6.66	5.45	67	6.75	4.79	74
Deposits in Foreign Offices	N/A	0.02	N/A	N/A	0.02	N/A	N/A	0.04	N/A	N/A	0.22	N/A	N/A	0.56	N/A
Total Deposits	91.05	88.00	78	90.78	86.45	90	91.24	84.68	98	90.34	84.60	96	89.90	84.67	90
Federal Funds Purch & Repos	0.00	0.34	61	0.00	0.28	71	0.00	0.34	64	0.00	0.45	55	0.00	0.59	48
Total Fed Home Loan Borrowings	0.00	1.39	31	0.00	1.37	38	0.00	2.11	29	0.00	2.30	27	0.00	2.57	25
Total Other Borrowings	0.00	0.02	82	0.00	0.08	79	0.00	0.30	68	0.00	0.02	81	0.00	0.01	86
Memo: Sht Ter N Core Funding	3.20	5.18	34	4.63	4.93	53	5.81	6.30	53	6.21	7.14	49	5.79	7.61	43
Subordinated Notes & Debentures	0.00	0.01	99	0.00	0.01	99	0.00	0.01	98	0.00	0.01	98	0.00	0.01	98
Acceptances & Other Liabilities	0.67	0.54	68	0.77	0.58	73	0.90	0.64	75	1.12	0.62	87	1.37	0.57	95
Total Liabilities (Incl Mortg)	91.72	91.16	59	91.54	89.82	85	92.14	89.30	96	91.45	88.94	94	91.27	89.38	86
Total Bank Capital & Min Int	8.28	8.84	40	8.46	10.18	14	7.86	10.70	3	8.55	11.06	5	8.73	10.62	13
Total Liabilities & Capital	100.00	100.00	99	100.00	100.00	94	100.00	100.00	7	100.00	100.00	95	100.00	100.00	96
Memo: All Brokered Deposits	0.00	1.01	55	0.00	0.90	58	0.00	1.24	52	0.00	1.69	44	0.00	2.16	36
Insured Brokered Deposits	0.00	0.77	59	0.00	0.66	62	0.00	0.99	56	0.00	1.34	49	0.00	1.82	39
Loans HFS as a % Loans	0.60	0.09	92	1.29	0.25	89	1.54	0.34	89	1.41	0.19	92	0.57	0.15	87

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Analysis Ratios	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Loss Provision to Average Assets	0.18	0.07	85	0.10	0.07	67	0.32	0.21	74	0.28	0.12	87	0.15	0.11	70
Recoveries to Prior Credit Loss	666.67	103.92	93	30.37	73.27	44	1.69	53.05	7	15.09	60.84	28	14.97	58.49	29
Net Loss to Average Total LN&LS	0.11	0.02	86	-0.07	0.03	7	0.26	0.08	87	0.43	0.10	91	0.28	0.09	87
Gross Loss to Average Total LN&LS	0.14	0.05	83	0.01	0.06	22	0.27	0.11	84	0.47	0.14	90	0.29	0.13	83
Recoveries to Average Total LN&LS	0.03	0.03	66	0.08	0.04	79	0.01	0.03	22	0.04	0.04	63	0.01	0.05	22
LN&LS Allowance to LN&LS Not HFS	1.30	1.31	55	1.36	1.42	51	1.13	1.38	26	1.25	1.25	54	1.41	1.25	70
LN&LS Allowance to Total LN&LS	1.29	1.31	54	1.35	1.41	50	1.11	1.36	25	1.23	1.24	53	1.40	1.25	69
LN&LS Allowance to Net Losses (X)	13.53	122.38	25	N/A	89.69	N/A	4.24	47.74	14	3.08	32.18	11	5.03	34.69	19
LN&LS Allowance to Nonaccrual LN&LS (X)	7.62	13.54	58	1.79	9.70	26	4.60	6.27	64	2.33	4.64	50	13.82	5.06	87
Earnings Coverage of Net Losses (X)	31.14	226.96	33	N/A	167.88	N/A	8.99	82.90	20	7.48	57.83	18	11.31	63.03	24
Net Losses by Type of LN&LS															
Real Estate Loans	0.00	0.00	74	0.00	0.00	67	0.00	0.03	52	0.00	0.03	48	0.00	0.02	47
Construction & Land Development	0.00	-0.03	95	0.00	0.00	93	0.00	0.00	91	0.00	0.00	88	0.00	-0.01	86
1-4 Family Construction	0.00	-0.01	97	0.00	0.02	96	0.00	0.02	96	0.00	0.00	94	0.00	0.00	94
Other Construction & Land	0.00	-0.03	96	0.00	-0.04	96	0.00	0.00	94	0.00	0.00	91	0.00	-0.01	90
Secured by Farmland	0.00	0.00	96	0.00	-0.01	95	0.00	0.00	91	0.00	0.00	91	0.00	0.00	92
1-4 Family Residential Loans	0.00	-0.01	79	0.00	0.00	76	0.00	0.01	64	0.00	0.02	56	0.00	0.03	52
Home Equity Loans	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	0.01	N/A
1-4 Family 1st Lien Loans	0.00	0.00	82	0.00	0.00	78	0.00	0.01	67	0.00	0.02	60	0.00	0.02	57
1-4 Family Jr Lien Loans	0.00	-0.25	96	0.00	-0.31	96	0.00	-0.02	91	0.00	-0.02	88	0.00	0.00	85
Multifamily Loans	0.00	-0.01	99	0.00	0.06	98	0.00	0.02	98	0.00	0.00	97	N/A	0.03	N/A
Non-Farm Non-Residential Mtg	0.00	0.00	88	0.00	0.00	83	0.00	0.03	73	0.00	0.03	70	0.00	0.02	69
Owner Occupied Nonfarm Nonresidential	0.00	0.00	91	0.00	0.00	88	0.00	0.02	80	0.00	0.02	77	0.00	0.02	77
Other Nonfarm Nonresidential	0.00	-0.02	95	0.00	0.00	92	0.00	0.01	88	0.00	0.01	87	0.00	0.01	84
RE Loans in Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	20.93	N/A	N/A	0.00	N/A
Agricultural Loans	0.00	0.00	92	0.00	0.01	87	0.00	0.02	83	0.00	0.02	83	0.00	0.02	84
Commercial and Industrial Loans	0.27	0.04	86	-0.15	0.04	8	0.49	0.13	86	0.90	0.21	87	0.54	0.20	82
Loans to Individuals	0.66	0.25	82	0.00	0.17	41	0.15	0.28	52	0.34	0.41	57	0.26	0.37	54
Credit Card Plans	N/A	0.58	N/A	N/A	0.60	N/A	N/A	1.09	N/A	N/A	1.30	N/A	N/A	1.38	N/A
Auto Loans	1.71	0.06	97	0.00	0.03	72	0.00	0.11	63	0.00	0.15	58	0.00	0.14	58
Non-Depository, Other & Muni Loans	0.00	0.46	73	0.00	0.26	75	0.00	0.37	72	0.00	0.62	68	N/A	0.57	N/A
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	0.00	0.00	94	0.00	0.00	93	0.00	0.00	93	0.00	0.01	90	0.00	0.00	92
Leases to Individuals	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 Leases	N/A	0.00	N/A	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.00	N/A
Supplemental:															
Loans to Finance Comm Real Estate	N/A	-0.06	N/A	N/A	-0.06	N/A	N/A	0.05	N/A	N/A	0.30	N/A	N/A	0.26	N/A
Change: Loan Allowance (\$000)															
Beginning Balance		5,217			4,345			3,655			3,621			3,736	
Gross Credit Losses		582			21			1,047			1,299			742	
Memo: Loans HFS Write-down		0			0			0			0			0	
Recoveries		140			318			22			112			22	
Net Credit Losses		442			-297			1,025			1,187			720	
Provision: Loan & Lease Losses		1,203			575			1,715			1,221			605	
Other Adjustments		0			0			0			0			0	
LN&LS Allowance		5,979			5,217			4,345			3,655			3,621	
Average Total Loans & Leases		406,455			406,430			394,475			277,925			254,564	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Loan Mix, % Average Gross LN&LS	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Real Estate Loans	58.77	77.63	10	51.43	74.16	7	46.12	72.85	4	49.55	77.01	5	44.60	76.91	2
Construction & Development	12.16	7.99	75	9.69	7.04	71	8.78	6.78	67	6.92	7.35	51	5.12	7.27	36
1-4 Family Construction	5.71	2.75	83	4.87	2.34	84	4.44	2.19	83	3.30	2.31	71	2.72	2.28	65
Other Const & Land Development	6.45	4.97	67	4.82	4.49	58	4.34	4.39	54	3.62	4.84	41	2.40	4.78	27
Secured by Farmland	0.76	6.64	28	1.15	6.37	35	0.99	5.99	34	0.61	5.78	29	0.35	5.38	27
1-4 Family Residential	9.39	24.00	13	8.57	22.87	12	8.11	23.12	10	10.58	24.16	15	10.48	24.50	13
Home Equity Loans	0.00	1.76	12	0.00	1.69	13	0.00	1.86	13	0.00	2.22	11	0.00	2.39	10
1-4 Family 1st Lien Loans	9.16	21.11	17	8.34	20.12	16	7.88	20.02	15	10.14	20.53	20	9.78	20.62	19
1-4 Family Jr Lien Loans	0.22	0.48	33	0.23	0.48	33	0.23	0.59	27	0.44	0.68	39	0.70	0.74	56
Multifamily	0.04	3.46	5	0.05	3.23	4	0.05	3.07	4	0.06	3.38	4	0.00	3.48	2
Non-Farm Non-Residential	36.42	30.24	66	31.97	29.62	56	28.19	29.08	49	31.37	31.32	52	28.65	31.39	43
Owner Occupied Non-Farm Non-Residential	28.11	14.11	93	24.13	14.00	88	20.41	13.64	81	23.39	14.65	84	23.27	14.75	84
Other Non-Farm Non-Residential	8.31	15.56	26	7.83	15.01	25	7.78	14.81	24	7.98	16.02	21	5.38	16.04	12
RE Loans in Foreign Offices	N/A	1.01	N/A	N/A	0.62	N/A	N/A	0.45	N/A	N/A	0.69	N/A	N/A	0.60	N/A
Financial Institution Loans	0.00	0.06	95	0.00	0.00	94	0.00	0.06	95	0.00	0.00	94	0.00	0.00	93
Agricultural Loans	0.22	3.20	39	0.23	3.23	39	0.11	3.30	35	0.03	3.11	31	0.03	3.07	31
Commercial & Industrial Loans	39.96	12.19	97	47.16	15.70	98	52.21	16.78	98	48.07	12.67	98	52.69	12.85	99
Loans to Individuals	0.58	2.87	19	0.62	2.74	21	0.75	2.83	23	1.20	2.90	33	1.52	2.97	40
Credit Card Loans	0.00	0.02	80	0.00	0.02	79	0.00	0.03	78	0.00	0.04	75	0.00	0.04	74
Auto Loans	0.21	0.99	30	0.20	0.94	31	0.26	0.92	36	0.37	0.87	43	0.30	0.89	40
Municipal Loans	0.00	0.48	37	0.00	0.50	37	0.00	0.50	37	0.00	0.55	36	0.00	0.58	36
Non-Depository and Other	0.05	0.18	56	0.04	0.19	52	0.04	0.21	46	0.05	0.23	46	0.00	0.24	16
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	0.42	0.04	91	0.51	0.03	92	0.77	0.04	94	1.10	0.05	95	1.16	0.05	95
Leases to Individuals	N/A	0.08	N/A	N/A	0.08	N/A	N/A	0.08	N/A	N/A	0.01	N/A	N/A	0.00	N/A
All Other Leases	N/A	0.04	N/A	N/A	0.05	N/A	N/A	0.03	N/A	N/A	0.04	N/A	N/A	0.03	N/A
Supplemental:															
Loans to Finance Comm Real Est	0.00	0.07	77	0.00	0.07	77	0.00	0.08	76	0.00	0.09	74	0.00	0.10	73
Foreign Office Loans & Leases	0.00	0.00	99	0.00	0.00	99	0.00	0.01	99	0.00	0.02	99	0.00	0.03	99
Memorandum (% of Avg Tot Loans):															
Loans & Lease Commitments	21.75	20.05	60	23.77	20.20	68	23.10	17.65	77	35.22	18.07	95	25.12	18.10	82
Officer, Shareholder Loans	1.23	1.12	62	2.33	1.14	78	1.88	1.19	71	3.55	1.31	86	2.23	1.35	73
Officer, Shareholder Loans to Assets	0.80	0.68	64	1.21	0.64	76	1.46	0.75	77	2.21	0.88	85	1.38	0.91	69
Other Real Estate Owned % Assets															
Construction & Land Development	0.00	0.00	83	0.00	0.01	75	0.00	0.01	69	0.00	0.02	64	0.00	0.03	58
Farmland	0.00	0.00	94	0.00	0.00	94	0.00	0.00	91	0.00	0.00	91	0.00	0.00	91
1-4 Family	0.00	0.00	73	0.00	0.00	63	0.00	0.01	52	0.00	0.01	46	0.00	0.02	43
Multifamily	0.00	0.00	99	0.00	0.00	97	0.00	0.01	96	0.00	0.00	95	0.00	0.00	94
Non-Farm Non-Residential	0.00	0.00	76	0.03	0.01	83	0.03	0.02	78	0.00	0.03	58	0.00	0.03	50
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	0.00	0.00	99
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	0.02	51	0.03	0.04	64	0.03	0.07	55	0.00	0.10	29	0.00	0.12	22
Direct and Indirect Inv	0.00	0.01	97	0.00	0.01	97	0.00	0.01	97	0.00	0.01	97	0.00	0.01	96
Total	0.00	0.02	50	0.03	0.05	62	0.03	0.08	53	0.00	0.10	28	0.00	0.12	21
Asset Servicing % Assets															
Mortgage Servicing w/ Recourse	N/A	0.20	N/A	N/A	0.13	N/A	N/A	0.08	N/A	N/A	0.10	N/A	N/A	0.17	N/A
Mortgage Servicing w/o Recourse	N/A	4.39	N/A	N/A	4.63	N/A	N/A	4.52	N/A	N/A	3.99	N/A	N/A	3.68	N/A
Other Financial Assets	N/A	0.32	N/A	N/A	0.33	N/A	N/A	0.37	N/A	N/A	0.63	N/A	N/A	0.71	N/A
Total	0.00	5.38	64	0.00	5.86	63	0.00	5.77	63	0.00	5.99	59	0.00	6.20	58

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Loan & Leases as a % of Tier 1 Capital Plus Allo	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Real Estate Loans	346.85	453.82	25	352.48	433.77	28	416.27	444.66	41	372.12	469.62	24	306.20	476.89	12
Construction & Development	76.71	47.99	77	62.73	43.15	72	71.04	41.01	80	71.67	44.86	78	33.42	45.90	39
1-4 Family Construction	34.95	15.74	82	31.55	13.62	84	38.00	12.39	90	30.38	13.37	85	17.02	13.56	64
Other Const & Land Development	41.75	29.58	71	31.18	27.36	61	33.03	26.64	64	41.30	29.49	70	16.40	30.24	31
Secured by Farmland	2.96	36.74	25	7.53	35.49	37	9.10	33.96	41	4.24	33.73	32	3.63	32.13	31
1-4 Family Residential	53.15	141.38	15	61.36	128.75	22	71.97	137.16	24	66.33	144.21	20	66.77	149.87	19
Home Equity Loans	0.00	10.60	13	0.00	9.81	13	0.00	11.01	13	0.00	13.62	12	0.00	14.99	11
1-4 Family 1st Lien Loans	52.01	124.32	19	59.77	113.25	25	69.99	119.35	29	63.19	122.44	25	63.05	125.89	24
1-4 Family Jr Lien Loans	1.13	3.02	33	1.59	2.55	43	1.97	3.23	41	3.14	4.05	48	3.71	4.34	52
Multifamily	0.23	19.88	7	0.29	19.87	6	0.44	20.01	7	0.51	21.27	5	0.00	22.24	3
Non-Farm Non-Residential	213.81	175.65	65	220.57	175.96	67	263.73	181.19	79	229.36	192.98	65	202.38	195.71	54
Owner Occupied Non-Farm Non-Residential	163.50	80.28	91	171.15	81.98	92	194.83	83.81	95	170.10	88.96	90	153.95	91.23	86
Other Non-Farm Non-Residential	50.32	92.00	30	49.42	90.82	31	68.90	93.88	40	59.27	100.10	30	48.43	101.15	23
RE Loans in Foreign Offices	N/A	5.50	N/A	N/A	3.00	N/A	N/A	2.46	N/A	N/A	2.41	N/A	N/A	3.49	N/A
Financial Institution Loans	0.00	0.33	96	0.00	0.31	95	0.00	0.35	96	0.00	0.39	95	0.00	0.41	95
Agricultural Loans	1.13	17.55	40	1.46	17.26	41	2.14	17.23	44	0.12	17.28	31	0.14	17.50	31
Commercial & Industrial Loans	259.60	68.42	98	247.29	73.58	97	451.69	108.87	99	340.26	77.83	99	332.67	80.30	99
Loans to Individuals	4.07	15.36	24	3.58	14.54	23	6.12	15.32	32	7.40	16.31	35	8.99	16.86	40
Credit Card Loans	0.00	0.10	82	0.00	0.12	80	0.00	0.14	79	0.00	0.21	76	0.00	0.23	75
Auto Loans	1.81	5.31	37	1.19	5.01	32	2.12	5.07	43	2.56	4.94	47	2.44	5.06	47
Municipal Loans	0.00	2.64	40	0.00	2.66	40	0.00	2.76	40	0.00	3.11	38	0.00	3.32	39
Non-Depository and Other	0.12	0.99	47	0.42	1.07	63	0.11	1.16	43	0.98	1.37	69	0.00	1.42	18
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	3.21	0.18	93	2.70	0.16	93	5.44	0.17	95	8.48	0.25	95	6.28	0.27	95
Leases to Individuals	N/A	0.49	N/A	N/A	0.56	N/A	N/A	0.51	N/A	N/A	0.07	N/A	N/A	0.04	N/A
All Other Leases	N/A	0.17	N/A	N/A	0.22	N/A	N/A	0.20	N/A	N/A	0.19	N/A	N/A	0.16	N/A
Supplemental:															
Loans to Finance Commercial Real Estate	0.00	0.34	80	0.00	0.32	79	0.00	0.41	78	0.00	0.49	76	0.00	0.55	75
Foreign Office Loans & Leases	0.00	0.02	99	0.00	0.01	99	0.00	0.03	99	0.00	0.09	99	0.00	0.17	99
Commercial Real Estate Loans as a % of Tier 1 Capital Plus Allowance:															
Non-owner OCC Commercial Real Estate	127.25	170.99	36	112.44	163.88	33	140.38	164.23	41	131.45	175.83	35	81.85	178.50	18
Memo: NOO CRE 3-Year Growth Rate	79.50	53.32	74	121.39	42.02	89	144.69	36.28	93	59.24	39.93	72	-1.26	46.06	10
Total Commercial Real Estate	290.75	255.96	59	283.59	249.83	60	335.21	252.15	71	301.54	269.73	59	235.80	274.28	39
Commercial Real Estate Loans as a % of Total LN&LS:															
Construction & Development	12.47	8.20	75	10.32	7.64	69	8.06	6.68	64	9.83	7.37	68	5.11	7.39	35
Non-owner OCC Commercial Real Estate	20.69	29.17	29	18.50	28.71	25	15.92	26.40	23	18.02	28.69	25	12.51	28.63	13
Total Commercial Real Estate	47.28	43.85	56	46.65	44.05	54	38.02	40.79	43	41.34	44.26	43	36.04	44.13	32

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
% of Non-Current LN&LS by Loan Type	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Real Estate LNS-90+ Days P/D	0.04	0.01	84	0.00	0.02	71	0.15	0.03	87	0.00	0.04	61	0.07	0.03	79
-Nonaccrual	0.00	0.28	22	0.94	0.40	81	0.02	0.59	18	0.00	0.57	13	0.00	0.53	13
-Total	0.04	0.32	30	0.94	0.45	79	0.17	0.67	29	0.00	0.64	11	0.07	0.59	18
-30-89 DAYS P/D	0.00	0.28	16	0.24	0.25	60	0.49	0.37	67	0.20	0.48	35	0.18	0.47	33
Const & Land Dev-90+ Days P/D	0.00	0.06	96	0.00	0.02	96	0.00	0.06	95	0.00	0.00	93	0.00	0.00	94
-Nonaccrual	0.00	0.02	84	0.00	0.05	82	0.00	0.13	75	0.00	0.15	72	0.00	0.18	70
-Total	0.00	0.04	81	0.00	0.06	80	0.00	0.17	73	0.00	0.19	69	0.00	0.21	68
-30-89 DAYS P/D	0.00	0.12	74	0.00	0.07	78	0.00	0.16	69	0.00	0.19	66	0.00	0.19	65
1-4 Fam Cons & L Dev-90+ Days P/D	0.00	0.06	98	0.00	0.03	98	0.00	0.06	98	0.00	0.12	96	0.00	0.04	98
-Nonaccrual	0.00	0.17	95	0.00	0.00	94	0.00	0.01	92	0.00	0.02	91	0.00	0.02	92
-Total	0.00	0.00	94	0.00	0.00	93	0.00	0.03	90	0.00	0.05	89	0.00	0.03	90
-30-89 DAYS P/D	0.00	0.09	87	0.00	0.05	89	0.00	0.14	85	0.00	0.15	84	0.00	0.17	83
Other Const & Land Dev-90+ Days P/D	0.00	0.04	97	0.00	0.03	97	0.00	0.13	96	0.00	0.03	95	0.00	0.07	95
-Nonaccrual	0.00	0.02	87	0.00	0.04	84	0.00	0.13	79	0.00	0.14	76	0.00	0.17	74
-Total	0.00	0.03	85	0.00	0.05	83	0.00	0.16	77	0.00	0.17	74	0.00	0.20	72
-30-89 DAYS P/D	0.00	0.05	80	0.00	0.03	84	0.00	0.07	78	0.00	0.11	73	0.00	0.11	74
Secured by Farmland-90+ Day P/D	0.00	0.05	95	0.00	0.12	95	0.00	0.00	93	0.00	0.00	92	0.00	0.00	92
-Nonaccrual	0.00	0.17	77	0.00	0.32	74	0.00	0.54	67	0.00	0.48	67	0.00	0.39	69
-Total	0.00	0.20	76	0.00	0.36	71	0.00	0.61	65	0.00	0.55	64	0.00	0.48	65
-30-89 DAYS P/D	0.00	0.07	77	0.00	0.08	77	0.00	0.13	74	0.00	0.25	66	0.00	0.22	66
1-4 Family Mtg-90+ Days P/D	0.29	0.02	93	0.00	0.02	75	0.00	0.04	72	0.00	0.04	68	0.00	0.05	65
-Nonaccrual	0.00	0.26	32	0.00	0.34	31	0.13	0.46	38	0.00	0.51	22	0.00	0.51	22
-Total	0.29	0.31	59	0.00	0.41	26	0.13	0.55	32	0.00	0.60	18	0.00	0.60	18
-30-89 DAYS P/D	0.00	0.44	24	1.08	0.41	84	0.00	0.55	21	0.19	0.72	27	0.82	0.72	60
Home Equity Loans -90+ Days P/D	N/A	0.04	N/A	N/A	0.02	N/A	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.06	N/A	N/A	0.09	N/A	N/A	0.14	N/A	N/A	0.14	N/A	N/A	0.16	N/A
-Total	N/A	0.09	N/A	N/A	0.12	N/A	N/A	0.17	N/A	N/A	0.18	N/A	N/A	0.20	N/A
-30-89 DAYS P/D	N/A	0.16	N/A	N/A	0.11	N/A	N/A	0.14	N/A	N/A	0.27	N/A	N/A	0.26	N/A
1-4 Family 1st Lien Lns-90+ Days P/D	0.29	0.02	93	0.00	0.02	77	0.00	0.04	74	0.00	0.04	71	0.00	0.05	69
-Nonaccrual	0.00	0.25	37	0.00	0.33	35	0.13	0.47	40	0.00	0.52	27	0.00	0.52	26
-Total	0.29	0.31	60	0.00	0.40	31	0.13	0.55	34	0.00	0.61	23	0.00	0.61	22
-30-89 DAYS P/D	0.00	0.44	29	1.11	0.41	84	0.00	0.57	26	0.19	0.75	29	0.86	0.75	61
1-4 Family Jr Lien Lns-90+ Days P/D	0.00	0.09	97	0.00	0.11	95	0.00	0.21	95	0.00	0.00	93	0.00	0.00	93
-Nonaccrual	0.00	0.15	81	0.00	0.24	78	0.00	0.37	73	0.00	0.48	67	0.00	0.52	65
-Total	0.00	0.19	79	0.00	0.32	75	0.00	0.47	70	0.00	0.58	64	0.00	0.63	62
-30-89 DAYS P/D	0.00	0.16	80	0.00	0.16	82	0.00	0.27	74	0.00	0.48	64	0.00	0.52	64
Multifamily Loans-90+ Days P/D	0.00	0.03	99	0.00	0.06	99	0.00	0.01	99	0.00	0.03	99	N/A	0.03	N/A
-Nonaccrual	0.00	0.15	96	0.00	0.31	95	0.00	0.00	94	0.00	0.00	93	N/A	0.01	N/A
-Total	0.00	0.18	96	0.00	0.37	95	0.00	0.00	93	0.00	0.00	93	N/A	0.01	N/A
-30-89 DAYS P/D	0.00	0.11	96	0.00	0.26	96	0.00	0.00	94	0.00	0.01	92	N/A	0.00	N/A
Non-Farm Non-Res Mtg-90+ Days P/D	0.00	0.00	92	0.00	0.00	94	0.24	0.00	95	0.00	0.01	87	0.11	0.01	92
-Nonaccrual	0.00	0.23	56	1.50	0.37	86	0.00	0.54	39	0.00	0.50	37	0.00	0.45	37
-Total	0.00	0.26	53	1.50	0.40	85	0.24	0.59	52	0.00	0.56	34	0.11	0.49	43
-30-89 DAYS P/D	0.00	0.13	58	0.08	0.11	69	0.78	0.19	86	0.27	0.26	68	0.00	0.27	42
Own Occ Non-Farm Non-Res-90+ Days P/D	0.00	0.05	95	0.00	0.04	96	0.33	0.00	95	0.00	0.01	89	0.14	0.00	94
-Nonaccrual	0.00	0.23	66	1.94	0.40	88	0.00	0.57	49	0.00	0.60	46	0.00	0.53	46
-Total	0.00	0.26	63	1.94	0.43	87	0.33	0.63	59	0.00	0.65	42	0.14	0.57	51
-30-89 DAYS P/D	0.00	0.12	67	0.00	0.10	71	1.05	0.20	89	0.00	0.30	52	0.00	0.28	53
Other Non-Farm Non-Res-90+ Days P/D	0.00	0.04	96	0.00	0.03	97	0.00	0.05	96	0.00	0.05	95	0.00	0.04	95
-Nonaccrual	0.00	0.10	79	0.00	0.16	75	0.00	0.30	70	0.00	0.25	68	0.00	0.21	66
-Total	0.00	0.11	77	0.00	0.18	73	0.00	0.34	68	0.00	0.29	67	0.00	0.24	64
-30-89 DAYS P/D	0.00	0.06	81	0.37	0.05	89	0.00	0.09	76	1.04	0.12	91	0.00	0.12	70
RE Lns in Foreign Offices-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	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	16.92	N/A	N/A	0.00	N/A
-Total	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	16.92	N/A	N/A	0.00	N/A
-30-89 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
Supplemental:															
LNS Fin Coml RE-90+ Days P/D	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
-Nonaccrual	N/A	0.43	N/A	N/A	0.03	N/A	N/A	0.35	N/A	N/A	0.31	N/A	N/A	0.03	N/A
-Total	N/A	0.52	N/A	N/A	0.03	N/A	N/A	0.35	N/A	N/A	0.31	N/A	N/A	0.03	N/A
-30-89 DAYS P/D	N/A	0.04	N/A	N/A	0.46	N/A	N/A	0.01	N/A	N/A	0.06	N/A	N/A	0.49	N/A
Non-Current LN&LS (\$000)															
90 Days and Over Past Due		115			1,740			285			178			243	
Total Nonaccrual LN&LS		785			2,907			945			1,568			262	
Total Non-Current LN&LS		900			4,647			1,230			1,746			505	
LN&LS 30-89 Days Past Due		4,245			918			1,845			1,075			843	
Gtyd LN&LS 90+ Days P/D		0			0			0			0			0	
Gtyd LN&LS on Nonaccrual		0			0			0			0			0	
Gtyd LN&LS 30-89 Days P/D		0			0			0			0			0	
Restructured LN&LS 90+ Days P/D		0			0			0			0			0	
Restructured LN&LS Nonaccrual		7			16			71			0			0	
Restructured LN&LS 30-89 Days P/D		2,987			0			0			0			0	
Current 1-4 Family Restru LN&LS		0			0			0			51			0	
Current Other Restructured LN&LS		2,984			16			23			7			1	
Current Total Restructured LN&LS		2,984			16			23			58			1	
Loans Secured 1-4 RE in Foreclosure		0			0			0			0			0	
Other Real Estate Owned		0			0			415			0			0	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
% of Non-Current LN&LS by Loan Type	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Financial Institution 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	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	1.72	N/A
-Total	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	1.72	N/A
-30-89 DAYS P/D	N/A	1.37	N/A	N/A	0.00	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Coml & Indust LNS-90+ Days P/D	0.00	0.01	84	1.11	0.01	98	0.00	0.01	83	0.13	0.02	90	0.12	0.01	90
-Nonaccrual	0.07	0.26	61	0.51	0.32	75	0.45	0.31	72	0.60	0.52	69	0.20	0.49	54
-Total	0.07	0.32	56	1.61	0.37	89	0.45	0.37	69	0.73	0.58	70	0.32	0.55	57
-30-89 DAYS P/D	1.73	0.26	92	0.21	0.23	66	0.42	0.23	77	0.56	0.44	68	0.47	0.39	67
Agricultural LNS-90+ Days P/D	0.00	0.01	96	0.00	0.00	94	0.00	0.00	93	0.00	0.00	91	0.00	0.00	92
-Nonaccrual	0.00	0.03	85	0.00	0.08	81	0.00	0.18	77	0.00	0.14	77	0.00	0.10	79
-Total	0.00	0.04	84	0.00	0.10	79	0.00	0.21	75	0.00	0.18	75	0.00	0.13	77
-30-89 DAYS P/D	0.00	0.02	82	0.00	0.03	81	0.00	0.07	77	0.00	0.09	74	0.00	0.09	75
Loans to Individuals-90+ Days P/D	0.00	0.02	76	0.00	0.02	78	0.00	0.02	74	0.00	0.03	71	0.00	0.04	69
-Nonaccrual	0.00	0.09	61	0.00	0.09	62	0.00	0.13	56	0.00	0.14	54	0.00	0.14	53
-Total	0.00	0.14	52	0.00	0.14	52	0.00	0.19	46	0.00	0.22	44	0.00	0.22	42
-30-89 DAYS P/D	0.55	0.53	61	1.89	0.42	92	2.28	0.52	92	0.00	0.69	24	0.23	0.70	38
Credit Card Plans-90+ Days P/D	N/A	0.15	N/A	N/A	0.10	N/A	N/A	0.14	N/A	N/A	0.19	N/A	N/A	0.16	N/A
-Nonaccrual	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.21	N/A	N/A	0.14	N/A	N/A	0.19	N/A	N/A	0.25	N/A	N/A	0.25	N/A
-30-89 DAYS P/D	N/A	0.75	N/A	N/A	0.58	N/A	N/A	0.75	N/A	N/A	0.75	N/A	N/A	0.77	N/A
Auto Loans	0.00	0.00	88	0.00	0.00	89	0.00	0.01	86	0.00	0.01	85	0.00	0.01	84
-Nonaccrual	0.00	0.07	74	0.00	0.06	75	0.00	0.10	69	0.00	0.11	68	0.00	0.12	67
-Total	0.00	0.10	69	0.00	0.09	69	0.00	0.14	63	0.00	0.15	62	0.00	0.17	60
-30-89 DAYS P/D	0.29	0.52	57	3.97	0.37	96	4.13	0.46	96	0.00	0.61	44	0.83	0.67	67
Non-depository, Other and Muni-90+ Days P/C	0.00	0.41	95	0.00	0.30	95	0.00	0.00	94	0.00	0.00	94	N/A	0.00	N/A
-Nonaccrual	0.00	0.02	91	0.00	0.04	90	0.00	0.08	89	0.00	0.06	89	N/A	0.11	N/A
-Total	0.00	0.06	88	0.00	0.08	87	0.00	0.17	86	0.00	0.16	85	N/A	0.22	N/A
-30-89 DAYS P/D	934.07	0.32	99	1.85	0.28	90	45.10	0.39	97	0.00	0.61	70	N/A	0.69	N/A
Lease Financing-90+ Days P/D	0.00	0.07	97	0.00	0.01	98	0.00	0.02	98	0.00	0.16	96	0.00	0.09	97
-Nonaccrual	26.76	0.00	99	0.00	0.07	95	0.00	0.00	93	21.62	0.00	98	0.00	0.00	93
-Total	26.76	0.01	99	0.00	0.00	94	0.00	0.01	92	21.62	0.01	98	0.00	0.01	91
-30-89 DAYS P/D	0.00	0.01	91	0.00	0.01	92	0.00	0.01	92	0.00	0.02	87	0.00	0.03	88
Leases to Individuals-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	0.00	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	0.00	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
-30-89 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
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	0.09	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.00	N/A
-Total	N/A	0.02	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	N/A	0.00	N/A	N/A	0.04	N/A	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.00	N/A
Total LN&LS-90+ Days Past Due	0.02	0.02	74	0.45	0.02	96	0.07	0.04	79	0.06	0.05	74	0.09	0.04	80
-Nonaccrual	0.17	0.29	50	0.75	0.41	76	0.24	0.56	37	0.53	0.58	54	0.10	0.55	21
-Total	0.19	0.34	48	1.20	0.46	85	0.31	0.63	38	0.59	0.66	52	0.20	0.62	28
-30-89 DAYS P/D	0.92	0.31	87	0.24	0.28	56	0.47	0.38	66	0.36	0.51	47	0.33	0.49	44
Other Pertinent Ratios:															
Non-Cur LN&LS to-LN&LS Allowance	15.05	26.75	47	89.07	33.68	84	28.31	48.17	43	47.77	55.64	51	13.95	51.36	24
-Equity Capital	1.60	2.67	49	8.03	2.60	88	2.95	3.79	49	4.57	4.01	61	1.41	3.97	29
% Total P/D LN&LS-Incl Nonaccrual	1.11	0.73	74	1.44	0.84	78	0.78	1.13	44	0.95	1.29	44	0.52	1.23	28
Non Curr LNS+OREO to LNS+OREO	0.19	0.39	43	1.20	0.54	82	0.42	0.76	38	0.59	0.83	43	0.20	0.86	20
Non Curr LNS+OREO to T1 Cap + Allow	1.20	2.19	44	7.30	2.90	85	3.70	4.46	49	4.30	4.90	50	1.28	5.17	21
Rest+Nonac+RE Acq to Eqcap+ALLL	10.89	3.87	86	4.63	3.96	62	3.00	5.52	35	3.89	6.35	38	0.66	6.96	10
Non-Curr Restruct Debt/Gr LN&LS	0.00	0.03	63	0.00	0.05	60	0.02	0.07	60	0.00	0.07	51	0.00	0.09	48
Curr+Non-Curr Restruct/GR LN&LS	0.65	0.21	85	0.01	0.29	29	0.02	0.34	30	0.02	0.35	26	0.00	0.41	20
Current Restruct LN&LS	0.64	0.15	89	0.00	0.20	37	0.01	0.23	33	0.02	0.24	35	0.00	0.28	27
Loans Sec 1-4 Fam RE in Foreclosure as % Tota	0.00	0.02	77	0.00	0.02	77	0.00	0.04	73	0.00	0.06	65	0.00	0.06	66
Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D	0.00	0.05	93	0.00	0.08	92	0.00	0.07	93	0.00	0.22	92	0.00	0.02	94
Gtyd Nonaccrual LN&LS / Nonaccrual LN&LS	0.00	1.17	86	0.00	1.18	85	0.00	1.57	82	0.00	1.96	81	0.00	1.63	82
Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D	0.00	0.06	92	0.00	0.08	92	0.00	0.09	91	0.00	0.18	89	0.00	0.18	89

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Long Assets Insts w/Options															
Mortgage Loans & Pass Thrus	11.57	18.31	27	9.79	16.75	26	9.12	16.70	23	11.34	17.77	28	11.37	17.91	29
Loans & Securities Over 15 Years	3.42	4.90	49	3.80	4.74	52	2.24	4.15	43	2.79	3.76	53	2.20	3.49	50
Loans & Securities 5-15 Years	3.01	4.89	38	2.21	4.59	33	2.15	4.32	35	3.36	4.36	48	3.86	4.61	51
Other Loans and Securities	77.37	67.02	80	55.05	62.23	27	72.12	63.36	75	65.74	65.48	48	65.69	66.89	42
Loans & Securities Over 15 Years	1.51	4.54	36	1.22	4.94	30	1.84	4.47	38	0.52	3.44	24	0.46	3.16	24
Loans & Securities 5-15 Years	10.72	14.84	32	10.38	15.17	30	9.29	12.95	32	6.46	11.93	22	1.91	12.21	4
Total Loans & Securities Over 15 Years	4.93	10.62	34	5.02	10.92	35	4.08	9.60	32	3.32	8.08	35	2.65	7.50	32
CMO'S Total	0.00	1.80	27	0.00	1.75	30	0.00	1.58	31	0.00	1.99	31	0.00	1.84	32
Avg Life Over 3 Years	0.00	1.40	33	0.00	1.04	39	0.00	0.68	44	0.00	1.10	38	0.00	1.38	37
Structured Notes	0.00	0.18	69	0.00	0.09	75	0.00	0.00	90	0.00	0.02	85	0.00	0.05	80
Mortgage Servicing (FV)	0.00	0.03	73	0.00	0.03	73	0.00	0.03	72	0.00	0.03	70	0.00	0.04	70
Total	0.00	0.25	50	0.00	0.16	56	0.00	0.05	66	0.00	0.08	60	0.00	0.12	57
Overall Risk Indicators															
Available for Sale	20.10	20.32	52	13.54	20.52	37	8.06	16.07	31	12.54	15.03	46	15.26	15.67	53
Held to Maturity	0.00	1.62	60	0.00	0.44	68	0.00	0.36	68	0.00	0.44	66	0.00	0.60	64
Off Balance Sheet	14.45	14.85	53	13.01	14.19	49	19.23	13.99	76	25.46	15.06	89	18.48	14.97	70
Unrealized Appreciation/Depreciation	0.00	-0.36	97	0.00	0.00	82	0.00	0.01	77	0.00	0.00	77	0.00	0.00	91
Unrealized App/Dep % Tier 1 Cap	0.00	-3.59	97	0.00	0.02	82	0.00	0.07	77	0.00	0.04	77	0.00	-0.04	91
Contractual Mat/Reprice Data															
Loans/Securities Over 3 Year	32.50	53.79	9	28.95	51.98	7	25.16	45.18	8	25.47	44.85	9	21.60	45.91	6
Liabilities Over 3 Year	0.00	1.10	4	0.00	1.54	4	0.00	2.00	4	0.00	2.00	5	0.00	2.08	4
Net Over 3 Year Position	32.50	52.21	11	28.95	49.98	9	25.16	42.77	11	25.47	42.25	13	21.60	43.38	8
Loans/Securities Over 1 Year	44.96	68.87	6	36.62	64.94	3	32.32	63.89	2	36.72	62.10	5	35.53	62.58	5
Liabilities Over 1 Year	0.00	5.69	0	0.00	5.71	0	0.00	7.55	0	0.12	8.77	1	2.22	9.18	10
Net Over 1 Year Position	44.95	62.39	11	36.62	58.54	7	32.32	55.53	7	36.61	52.54	13	33.31	52.66	9
Non-Maturity Deposits	87.57	70.73	95	85.84	70.68	95	82.78	65.52	94	81.22	60.40	95	79.27	61.09	92
Non-Maturity Deps % Long Assets	269.43	137.64	94	296.53	143.30	95	329.04	155.20	95	318.89	143.89	96	367.08	142.31	96
Net Over 3 Year Position	-55.07	-16.74	2	-56.89	-18.39	2	-57.62	-20.06	2	-55.75	-15.24	2	-57.68	-14.89	1
As % Tier 1 Capital															
Structured Notes	0.00	1.75	69	0.00	0.90	75	0.00	0.04	90	0.00	0.18	85	0.00	0.48	80
Mortgage Servicing (FV)	0.00	0.35	73	0.00	0.36	73	0.00	0.33	72	0.00	0.33	70	0.00	0.35	70
Total	0.00	2.52	50	0.00	1.64	56	0.00	0.57	66	0.00	0.76	60	0.00	1.19	57

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Deposits															
Individ, Partnerships, and Corp.	96.80	88.96	84	99.39	89.28	94	98.55	89.38	91	98.71	88.79	92	98.71	89.26	92
U.S. Govt, States & Political Sub in U.S.	3.20	9.79	21	0.61	9.40	7	1.45	8.96	13	1.29	9.38	11	1.29	9.05	12
Comml Banks & Other Dep Inst. in U.S.	0.00	0.50	46	0.00	0.54	46	0.00	0.81	43	0.00	0.97	40	0.00	0.84	42
Banks in Foreign Countries	0.00	0.02	99	0.00	0.02	98	0.00	0.03	98	0.00	0.11	98	0.00	0.12	98
Foreign Govts and Official Inst.	0.00	0.03	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	92	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93
Domestic Demand Deposits	54.98	28.14	96	47.98	26.79	92	40.27	22.83	88	40.69	16.91	95	38.70	16.51	94
Domestic Other Transaction Accts	0.47	13.24	12	0.41	12.89	10	0.61	10.73	11	0.82	8.68	11	0.88	8.73	10
Domestic Nontransaction Accts	44.55	56.33	22	51.61	58.11	40	59.12	64.55	45	58.49	72.88	22	60.43	73.26	26
Total Domestic Deposits	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
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	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/Funding Ratios															
Net Non Core Fund Dep \$250M	26.76	2.58	96	31.57	-7.91	99	38.39	-3.83	99	36.61	3.22	99	29.95	5.20	97
Core Deposits	52.40	81.32	1	46.05	82.03	0	40.09	79.11	0	40.35	76.84	0	42.81	77.07	1
Short Term Non Core Funding	27.64	6.54	98	31.87	4.48	99	38.73	5.53	99	40.14	6.93	99	42.41	7.36	99
S.T Inv to S.T. Ncore Fund	49.07	227.59	35	55.25	505.15	13	43.59	375.25	10	43.98	193.02	24	57.55	158.19	40
S.T. Asset to S.T. Liabilities	166.45	173.44	59	155.70	249.06	38	128.41	202.40	36	138.66	159.15	51	127.01	153.33	50
Net S.T. Liabilities to Assets	-19.54	-4.95	13	-18.86	-11.75	28	-11.81	-9.24	41	-16.87	-5.26	19	-12.87	-4.41	24
Net Loans & Leases to Deposits	103.04	73.79	94	102.36	67.94	97	100.14	75.84	92	99.42	82.43	87	83.28	83.06	46
Net LN&LS to Core Deposits	156.64	80.01	98	171.32	72.55	99	195.35	82.44	99	196.71	91.22	99	165.76	91.78	98
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	41.20	N/A	N/A	33.56	N/A	N/A	37.71	N/A	N/A	44.39	N/A	N/A	44.57	N/A
Brokered Deposits to Deposits	0.00	1.56	58	0.00	0.92	63	0.00	1.26	59	0.00	1.73	52	0.00	2.15	49
Listing Service Dep to Deposits	0.00	0.29	75	0.00	0.35	74	0.00	0.59	71	0.00	0.69	68	0.00	0.64	69
List Service and Brkrd Dep to Deps	0.00	2.18	52	0.00	1.52	55	0.00	2.18	50	0.00	2.78	44	0.00	3.16	41
Sec Bor + sec FFP to Tot Bor + FFP	0.00	2.41	85	0.00	2.55	85	0.00	7.75	76	0.00	1.92	82	0.00	0.31	89
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.68	N/A	N/A	2.96	N/A	N/A	2.44	N/A	N/A	3.47	N/A	N/A	5.09	N/A
Total Deposits															
Individ, Partnerships, and Corp.	449,015			414,927			332,281			311,390			316,089		
U.S. Govt, States & Political Sub in U.S.	14,854			2,550			4,887			4,073			4,116		
Comml Banks & Other Dep Inst. in U.S.	0			0			0			0			0		
Banks in Foreign Countries	0			0			0			0			0		
Foreign Govts and Official Inst.	0			0			0			0			0		
Total Deposits	463,869			417,477			337,168			315,463			320,205		
Domestic Demand Deposits	255,037			200,301			135,784			128,374			123,906		
Domestic Other Transaction Accts	2,198			1,698			2,050			2,580			2,807		
Domestic Nontransaction Accts	206,634			215,478			199,334			184,509			193,492		
Total Domestic Deposits	463,869			417,477			337,168			315,463			320,205		
Deposits in Foreign Offices	N/A			N/A			N/A			N/A			N/A		
Total Deposits	463,869			417,477			337,168			315,463			320,205		
Other Liquidity/Funding Data															
Non Core Liabilities \$250M	208,900			231,186			203,183			185,689			171,692		
Short Term Non Core Funding	160,923			172,599			166,990			158,636			159,381		
Core Deposits	305,146			249,432			172,840			159,438			160,875		
Time Deps \$250M & Under Mat < 1 Yr	10,306			10,757			12,226			13,841			19,578		
Time Deps \$250M & Under Mat > 1 Yr	16			134			266			267			484		
Time Deps over \$250M Mat < 1 Yr	158,183			164,509			163,796			155,754			159,330		
Time Deps over \$250M Mat > 1 Yr	540			3,536			531			271			1		
Fed Home Loan Bor Mat < 1 Yr	2,740			8,090			3,194			2,882			51		
Fed Home Loan Bor Mat > 1 Yr	47,437			55,051			35,662			26,782			12,310		
Other Borrowing Mat < 1 Year	0			0			0			0			0		
Other Borrowing Mat > 1 Year	0			0			0			0			0		
Secured Other Borrowings	0			0			0			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	0			0			0			0			0		
Reciprocal Brokered Deposits	0			0			0			0			0		

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Percent of Total Assets	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Short Term Investments	7.69	6.73	65	32.00	12.81	93	15.23	12.15	67	18.11	7.95	90	17.58	6.53	91
Marketable Equity Sec (MES)	0.00	0.00	81	0.00	0.00	82	0.00	0.00	82	0.00	0.01	81	0.00	0.01	82
Net LN&LS & SBLC to Assets	68.07	64.28	56	50.98	59.18	29	72.55	64.80	70	64.08	69.68	29	61.00	70.21	22
Pledged Assets	2.26	29.68	3	2.22	26.44	3	3.15	27.72	4	1.45	30.18	2	1.22	30.94	1
Securities Mix															
% Total Securities															
US Treas & Govt Agencies	57.88	27.68	80	44.18	20.76	79	33.38	14.27	80	33.22	17.73	76	43.52	21.03	78
Municipal Securities	13.56	26.47	30	20.86	30.08	35	24.64	33.58	34	21.17	28.84	39	21.03	29.12	37
Pass-Through Mtg Backed Secs	28.56	17.82	70	34.76	20.04	73	41.01	20.82	79	45.61	20.31	83	35.46	18.61	77
CMO & REMIC Mtg Backed Secs	0.00	5.90	29	0.00	5.90	31	0.00	7.23	33	0.00	9.64	32	0.00	9.07	32
Commercial Mtg Back Secs	0.00	2.80	50	0.00	3.09	51	0.00	3.61	51	0.00	3.98	53	0.00	3.40	56
Asset Backed Securities	0.00	0.21	86	0.21	0.22	88	0.96	0.24	89	0.00	0.15	89	0.00	0.07	90
Structured Financial Products	0.00	0.21	83	0.00	0.14	97	0.00	0.17	97	0.00	0.13	97	0.00	0.08	97
Other Domestic Debt Secs	0.00	2.34	51	0.00	2.28	56	0.00	1.83	62	0.00	1.47	66	0.00	1.43	65
Foreign Debt Securities	0.00	0.00	93	0.00	0.00	94	0.00	0.00	94	0.00	0.24	95	0.00	0.00	93
Inv Mut Fnd & Oth Mktbl	0.00	0.01	81	0.00	0.02	82	0.00	0.02	82	0.00	0.04	81	0.00	0.05	82
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	-0.60	99	0.00	-0.06	97	0.00	0.00	95	0.00	0.00	95	0.00	-0.07	99
App (Dep) in AFS sec to AFS Sec	-8.91	-9.46	57	-0.55	0.24	25	3.80	2.47	82	1.84	0.93	82	-0.56	-1.45	79
App (Dep) in HTM Sec to HTM Sec	N/A	-5.11	N/A	0.00	0.97	46	0.00	2.15	29	0.00	1.16	32	0.00	-0.45	75
App (Dep) in HTM Sec to Eqty Cap	0.00	-4.61	97	0.00	0.02	82	0.00	0.07	77	0.00	0.04	77	0.00	-0.04	91
Pledged Securities to Tot Sec	11.23	31.43	25	16.37	30.08	33	39.05	34.73	55	11.60	36.22	22	7.97	38.10	16
Pledged Loans to Total Loans	0.00	29.92	14	0.00	29.21	15	0.00	29.40	13	0.00	30.55	14	0.00	30.43	14
Loans Held for Sale to Total Loans	0.33	0.03	92	1.05	0.15	92	1.92	0.38	89	1.27	0.20	91	0.55	0.12	88
Short Term Investments		51,629			239,563			81,375			82,658			73,428	
Short Term Assets		65,519			390,016			275,412			193,014			185,159	
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		15,155			16,601			16,808			6,635			5,079	
Pledged Loans & Leases		0			0			0			0			0	
Loans Held for Sale		1,515			4,065			7,544			3,749			1,426	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Capital Ratios	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Bank Equity:															
Net Loans & Leases (x)	8.15	7.82	55	6.60	5.93	64	9.30	6.28	94	7.66	6.27	78	7.09	6.58	60
Subord Notes & Debentures	0.00	0.15	99	0.00	0.05	99	0.00	0.09	98	0.00	0.10	98	0.00	0.11	98
Com RE & Related Ventures	389.86	311.25	67	311.58	239.44	70	357.94	236.04	82	320.07	253.63	70	259.15	266.16	49
Percent of Average Bank Equity:															
Net Income	22.33	13.75	91	20.24	12.17	92	18.56	10.80	92	20.31	11.02	94	20.64	11.50	94
Dividends	12.01	5.02	87	8.69	4.36	81	11.24	4.04	91	18.02	4.63	96	15.65	4.52	95
Retained Earnings	10.32	8.17	70	11.55	7.25	83	7.32	6.21	62	2.29	5.90	16	4.98	6.38	34
Other Capital Ratios:															
Dividends to Net Operating Income	52.86	34.32	71	42.70	34.97	57	60.61	36.45	76	87.50	40.07	89	71.32	37.62	81
Bank Eq Cap + Min Int to Assets	8.39	8.49	48	7.74	10.03	7	7.80	10.45	4	8.39	11.21	3	8.70	10.74	11
Growth Rates:															
Total Equity Capital	-3.07	-11.72	63	38.82	6.95	96	9.19	11.04	46	6.25	11.60	18	3.92	6.66	34
Equity Growth Less Asst Growth	7.27	-16.13	90	-1.33	-5.26	69	-7.89	-7.96	50	-3.00	4.82	13	-7.35	1.12	10
Intang Assets % Bank Equity															
Mortgage Servicing Rights	0.00	0.37	74	0.00	0.31	73	0.00	0.29	72	0.00	0.27	70	0.00	0.28	70
Goodwill	0.00	1.74	61	0.00	1.45	60	0.00	1.61	58	0.00	1.94	55	0.00	1.97	55
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	0.00	2.92	42	0.00	2.42	40	0.00	2.55	38	0.55	2.93	45	1.18	3.05	51
Leverage Ratio	10.32	10.21	59	9.04	9.81	35	7.44	9.99	2	8.09	10.76	2	8.59	10.65	7
Standardized Capital Ratios															
Com Equity Tier 1 Cap Ratio	N/A	14.36	N/A	N/A	14.94	N/A	12.19	14.67	21	11.02	14.76	10	12.06	14.42	26
Tier 1 Capital Ratio	N/A	14.39	N/A	N/A	14.96	N/A	12.19	14.68	21	11.02	14.78	10	12.06	14.44	26
Total Capital Ratio	N/A	15.49	N/A	N/A	16.09	N/A	13.44	15.84	22	12.15	15.85	10	13.45	15.53	31
Adv App Cap Ratios															
Com Equity Tier 1 Cap Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	82.30	N/A	N/A	54.74	N/A
Tier 1 Capital Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	82.30	N/A	N/A	54.74	N/A
Total Capital Ratio	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	82.30	N/A	N/A	54.74	N/A
End of Period Capital (\$000)															
Perpetual Preferred		0			0			0			0			0	
+ Common Stock		1,956			1,956			1,956			1,956			1,956	
+ Surplus		39,618			34,458			22,108			22,108			22,108	
+ Retained Earnings		27,714			22,011			16,045			13,082			12,230	
+ Accum Other Comp Income		-13,200			-559			1,576			1,032			-362	
+ Other Equity Capital Comp		0			0			0			0			0	
Total Bank Equity Capital		56,088			57,866			41,685			38,178			35,932	
Minority Interest Cons Subs		218			57			-7			105			413	
Total Bank Capital & Min Int		56,306			57,923			41,678			38,283			36,345	
Subordinated Notes & Debentures		0			0			0			0			0	
Changes in Bank Equity (\$000)															
Balance at Beginning of Period		57,866			41,685			38,177			35,931			34,574	
+ Net Income		12,341			10,452			7,511			7,552			7,089	
+ Sales or Purchase of Capital		0			0			0			0			0	
+ Merger & Absorptions		0			0			0			0			0	
+ Restate due to Acctg Error&Chg		0			0			0			0			0	
+ Trans with Parent		5,160			12,350			0			0			0	
- Dividends		6,639			4,487			4,548			6,700			5,377	
+ Other Comprehensive Income		-12,641			-2,134			544			1,394			-355	
Balance at End of Period		56,087			57,866			41,684			38,177			35,931	
Intangible Assets															
Mortgage Servicing Rights		0			0			0			0			0	
+ 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		0			0			0			0			0	
Total Intangibles		0			0			0			209			425	
Total Assets for Leverage Ratio:															
Average Total Consolidated Assets		671,336			646,383			539,033			456,927			418,205	
Less: Ded from CET1 Cap & add T1C		0			0			0			209			425	
Less: Other Deductions		0			0			0			0			0	
Total Assets for Leverage Ratio		671,336			646,383			539,033			456,718			417,780	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Capital Analysis (\$000)					
Common Equity Tier 1 Capital: (\$000)					
Common Stock Plus Related Surplus	41,574	36,414	24,064	24,064	24,064
Retained Earnings	27,714	22,011	16,045	13,082	12,230
Accum Other Comprehensive Inc (AOI)	-13,200	-559	1,576	1,032	-362
Common Equity T1 Minority Interest	0	0	-7	0	0
Common Equity T1 Cap Before Adj/Ded	56,088	57,866	41,678	38,178	35,932
Common Equity Tier 1 Capital: Adj/Ded					
Less: Goodwill	0	0	0	0	0
Less: Intangible Assets	0	0	0	209	425
Less: DTA (NOL & Tax Credit Only)	0	0	0	0	0
AOI-Related Adjustments-Opt Out	-13,200	-559	1,576	1,032	-362
AOI-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	0	0
Subtotal before Threshold Limits	69,288	58,425	40,102	36,937	35,869
Less: Sig Inv, MSAs, DTA > 10% Limit	N/A	N/A	N/A	0	0
Less: Sig Inv, MSAs, DTA > 15% Limit	N/A	N/A	N/A	0	0
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	69,288	58,425	40,102	36,937	35,869
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	69,288	58,425	40,102	36,937	35,869
Tier 2 Capital:					
T2 Cap Instruments & Related Surplus	N/A	N/A	0	0	0
Non-qualifying Capital Instruments	N/A	N/A	0	0	0
Tot Cap Min Int Not Incl in T1 Cap	N/A	N/A	0	0	413
ALLL in Tier 2 Capital	N/A	N/A	4,118	3,812	3,719
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	0	0
Tier 2 Capital Before Deductions	N/A	N/A	4,118	3,812	4,132
Exited Adv App T2C Before Deductions	N/A	N/A	N/A	N/A	N/A
Less: Tier 2 Capital Deductions	N/A	N/A	0	0	0
Tier 2 Capital - Standardized Approaches	N/A	N/A	4,118	3,812	4,132
Tier 2 Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A
Total Capital - Standardized Approaches	N/A	N/A	44,220	40,749	40,001
Total Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Risk Weighted Assets					
On BS Assets and Securitization Exp					
2% Category	N/A	N/A	0	0	0
4% Category	N/A	N/A	0	0	0
20% Category	N/A	N/A	10,113	11,732	11,998
50% Category	N/A	N/A	14,191	12,828	12,243
100% Category	N/A	N/A	270,600	270,100	236,167
150% Category	N/A	N/A	1,785	4,442	3,215
250% Category	N/A	N/A	0	N/A	N/A
300% Category	N/A	N/A	0	0	0
400% Category	N/A	N/A	604	0	624
600% Category	N/A	N/A	0	0	0
1250% Category	N/A	N/A	0	0	0
Other Risk-Weighting App Categories	N/A	N/A	4,787	4,732	4,570
Tot RWA Securitization Exp SSFA Mthd	N/A	N/A	0	0	0
Total RWA Securitization Exp Gross-Up	N/A	N/A	0	0	0
On-Balance Sheet Risk Weighted Assets	N/A	N/A	302,079	303,834	268,816
Memo - 0% Category - \$	N/A	N/A	181,322	96,604	93,601
Off BS/Oth Items Subj to Risk Weighting					
2% Category	N/A	N/A	0	0	0
4% Category	N/A	N/A	0	0	0
10% Category	N/A	N/A	0	0	0
20% Category	N/A	N/A	0	0	0
50% Category	N/A	N/A	1,857	7,858	0
100% Category	N/A	N/A	25,526	23,576	28,699
150% Category	N/A	N/A	0	0	0
625% Category	N/A	N/A	0	0	0
937.5% Category	N/A	N/A	0	0	0
1250% Category	N/A	N/A	0	0	0
1250% Category Securitization Exp	N/A	N/A	0	0	0
Oth Risk-Weighting App Categories	N/A	N/A	0	0	0
Tot RWA Securitization Exp SSFA Mthd	N/A	N/A	0	0	0
Total RWA Securitization Exp Gross-Up	N/A	N/A	0	0	0
Tot Deriv, Off-BS and Oth - Risk Wght	N/A	N/A	27,383	31,434	28,699
Memo - 0% Category - \$	N/A	N/A	0	0	0
Standardized Market Risk Weighted Assets	N/A	N/A	0	0	0
Risk-Weighted Asset Before Ded	N/A	N/A	329,463	335,268	297,516
- Excess Allowable LN&LS Loss	N/A	N/A	384	0	96
- Allocated Transfer Risk Reserve	N/A	N/A	0	0	0
Total Risk Weighted Assets	N/A	N/A	329,079	335,268	297,420
Current Credit Exposure All Derivatives	N/A	N/A	0	0	0
Derivatives Notional Prin Amounts					
OTC Contracts Total	N/A	N/A	0	0	0
Interest Rate	N/A	N/A	0	0	0
All Other	N/A	N/A	0	0	0
Centrally Cleared Contracts Total	N/A	N/A	0	0	0
Interest Rate	N/A	N/A	0	0	0
All Other	N/A	N/A	0	0	0

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
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	0	0	0	0	0
- Ineligible Intangibles	0	0	0	209	425
- Cumul Change F.V. Financial Liab	N/A	N/A	N/A	N/A	N/A
Net Tier 1	69,288	58,425	40,102	36,937	35,869
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	N/A	N/A	4,118	3,812	3,719
+ Unrl Gain Mktbl Eqty 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	N/A	N/A	4,118	3,812	4,132
Total RBC Before Deductions					
Tier 1 & Tier 2	N/A	N/A	44,220	40,749	40,001
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	N/A	N/A	44,220	40,749	40,001
Risk-Weighted Assets					
On-Balance Sheet					
Category Two - 20%	N/A	N/A	10,113	11,732	11,998
Category Three - 50%	N/A	N/A	14,191	12,828	12,243
Category Four - 100%	N/A	N/A	270,600	270,100	236,167
Total On-Balance Sheet	N/A	N/A	302,079	303,834	268,816
Memo: Category One - 0%	N/A	N/A	181,322	96,604	93,601
Off-Balance Sheet					
Category Two - 20%	N/A	N/A	0	0	0
Category Three - 50%	N/A	N/A	1,857	7,858	0
Category Four - 100%	N/A	N/A	25,526	23,576	28,699
Total Off-Balance Sheet	N/A	N/A	27,383	31,434	28,699
Memo: Category One - 0%	N/A	N/A	0	0	0
Adjustments to Risk-Wgt Assets					
Risk-Weighted Asset Before Ded	N/A	N/A	329,463	335,268	297,516
- Excess Allowable LN&LS Loss Al	N/A	N/A	384	0	96
- Allocated Transfer Risk Reserve	N/A	N/A	0	0	0
+ Mkt Risk Asset & Fin Sub Adj	N/A	N/A	N/A	N/A	N/A
Total Risk-Weighted Assets	N/A	N/A	329,079	335,268	297,420

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Earnings and Profitability	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Average Assets:															
Interest Income (TE)	5.39	4.20	92	3.78	3.39	74	3.79	3.73	54	4.54	4.40	61	5.04	4.43	86
- Interest Expense	0.08	0.63	2	0.03	0.26	1	0.07	0.43	2	0.11	0.83	1	0.11	0.72	1
Net Interest Income (TE)	5.32	3.55	97	3.74	3.12	85	3.73	3.28	79	4.43	3.57	93	4.93	3.70	95
+ Noninterest Income	0.96	0.54	86	1.31	0.66	87	1.52	0.78	85	1.35	0.73	86	1.14	0.69	82
- Noninterest Expense	3.57	2.50	91	3.46	2.49	90	3.64	2.60	90	3.90	2.84	89	3.92	2.85	89
Pre-Provision Net Revenue (TE)	2.70	1.62	92	1.59	1.33	69	1.60	1.52	56	1.88	1.53	73	2.15	1.60	84
- Provision: Loan & Lease Losses	0.21	0.09	82	0.08	0.07	64	0.33	0.19	77	0.21	0.13	75	0.33	0.12	87
- Provision: Credit Loss Oth 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
Pretax Operating Income (TE)	2.49	1.53	91	1.52	1.26	68	1.27	1.32	47	1.67	1.37	70	1.82	1.45	75
+ Realized Gains/Losses Sec	0.00	-0.09	96	0.00	0.00	83	0.00	0.01	75	0.00	0.00	72	0.00	0.00	89
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	88	0.00	0.00	89	0.00	0.00	85	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Net Operating Income (TE)	2.49	1.49	91	1.52	1.27	68	1.27	1.34	45	1.67	1.40	69	1.82	1.44	76
Net Operating Income	2.48	1.25	95	1.51	1.06	80	1.26	1.13	62	1.66	1.17	82	1.80	1.22	85
Net Inc Attrib Min Ints	0.04	0.00	99	0.02	-0.01	99	0.00	0.01	0	0.00	0.00	99	0.43	0.00	99
Net Income Adjusted Sub S	1.93	1.16	91	1.17	1.00	67	1.00	1.06	46	1.32	1.09	70	1.01	1.14	38
Net Income	2.44	1.25	95	1.48	1.06	79	1.26	1.13	62	1.66	1.16	82	1.37	1.22	65
Margin Analysis:															
Int Inc (TE) to Avg Earn Assets	5.50	4.37	91	3.91	3.58	70	3.94	3.95	49	4.76	4.67	57	5.33	4.68	86
Int Expense to Avg Earn Assets	0.08	0.65	2	0.04	0.27	1	0.07	0.46	2	0.11	0.87	1	0.11	0.76	1
Net Int Inc-TE to Avg Earn Assets	5.42	3.70	97	3.88	3.30	82	3.87	3.48	74	4.65	3.79	91	5.22	3.91	95
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.14	0.04	85	0.02	0.04	62	0.23	0.09	83	0.10	0.14	61	0.96	0.12	94
Earnings Coverage of Net Loss (X)	29.16	-0.92	57	159.88	-14.79	84	9.04	-15.82	51	30.46	7.27	69	3.57	3.89	36
LN&LS Allowance to Net Losses (X)	9.64	-3.72	51	81.52	-17.39	82	4.58	-12.46	48	13.05	3.86	65	1.45	2.18	33
Capitalization															
Cash Dividends to Net Income	8.03	40.84	33	0.00	49.82	30	6.47	44.75	37	35.47	44.86	49	19.83	43.65	40
Retain Earns to Avg Total Equity	27.90	7.72	96	16.76	4.52	94	15.48	5.33	91	12.98	4.59	90	13.13	5.44	87
Yield on or Cost of:															
Total Loan & Leases (TE)	6.97	5.28	96	5.76	4.99	86	4.62	5.04	24	6.10	5.45	86	6.84	5.40	95
Loans in Domestic Offices	7.00	5.27	96	5.76	4.98	86	4.58	5.03	22	6.11	5.44	86	6.85	5.39	95
Real Estate	7.18	5.08	98	5.81	4.75	92	6.22	5.03	94	6.39	5.34	93	6.34	5.26	92
Secured by 1-4 Fam Resi Prop	6.94	5.17	92	4.23	4.82	27	4.62	5.11	32	7.62	5.39	95	6.80	5.32	91
All Other Loans Sec Real Estate	7.23	5.08	96	6.14	4.75	94	6.59	5.02	95	6.07	5.36	85	6.20	5.28	88
Commercial & Industrial	7.94	6.02	90	6.53	6.24	62	3.89	5.07	28	6.47	5.87	76	7.76	5.90	90
Individual	5.27	6.58	23	5.36	6.23	34	5.34	6.43	27	5.29	6.79	22	5.27	6.61	24
Credit Card	N/A	8.98	N/A	N/A	8.33	N/A	N/A	8.69	N/A	N/A	8.66	N/A	N/A	8.05	N/A
Agricultural	7.08	5.42	81	4.27	4.51	29	2.18	4.62	9	5.00	5.30	21	6.90	5.22	86
Loans in Foreign Offices	N/A	5.45	N/A	N/A	2.86	N/A	N/A	3.32	N/A	N/A	5.17	N/A	N/A	4.71	N/A
Total Investment Securities (TE)	1.99	2.34	29	1.64	1.75	44	2.42	2.08	72	2.55	2.67	45	2.63	2.67	52
Total Investment Securities (Book)	1.95	2.20	34	1.58	1.61	49	2.31	1.90	78	2.46	2.48	52	2.54	2.48	59
US Treas & Agency (Excl MBS)	1.85	1.94	50	1.28	1.18	61	2.14	1.43	78	2.31	2.18	61	2.40	2.16	67
Mortgage Backed Securities	2.22	2.25	56	1.81	1.41	79	2.36	1.60	88	2.58	2.39	71	2.97	2.47	84
All Other Securities	1.79	2.46	15	1.94	2.14	35	2.55	2.39	64	2.47	2.75	35	1.99	2.74	13
Interest-Bearing Bank Balances	3.87	3.34	74	0.16	0.25	42	0.12	0.27	41	1.80	1.69	67	2.04	2.08	38
Federal Funds Sold & Resales	N/A	3.29	N/A	N/A	0.09	N/A	N/A	0.07	N/A	N/A	1.50	N/A	N/A	2.02	N/A
Total Interest Bearing Deposits	0.28	0.85	10	0.12	0.35	9	0.21	0.59	9	0.31	1.10	4	0.31	0.93	7
Transaction accounts	0.15	0.53	22	0.02	0.18	5	0.00	0.23	1	0.00	0.51	1	0.00	0.49	1
Other Savings Deposits	0.31	0.70	26	0.04	0.20	5	0.04	0.27	2	0.03	0.64	0	0.04	0.59	0
Time Deposits	0.27	1.24	2	0.35	0.78	8	0.69	1.28	8	1.01	1.94	4	0.96	1.55	12
Foreign Office Deposits	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	-0.28	N/A	N/A	2.12	N/A
Federal Funds Purchased & Repos	N/A	2.03	N/A	N/A	0.17	N/A	N/A	0.25	N/A	N/A	0.92	N/A	N/A	1.30	N/A
Other Borrowed Money	N/A	2.86	N/A	N/A	1.34	N/A	N/A	1.37	N/A	N/A	1.92	N/A	N/A	2.34	N/A
Subord Notes & Debentures	N/A	0.00	N/A	N/A	7.00	N/A	N/A	5.27	N/A	N/A	6.81	N/A	N/A	6.67	N/A
Other Interest Expense	N/A	2.78	N/A	N/A	1.50	N/A	N/A	1.38	N/A	N/A	2.12	N/A	N/A	2.43	N/A
All Interest-Bearing Funds	0.28	0.93	8	0.12	0.38	8	0.21	0.62	8	0.31	1.14	4	0.31	0.99	6
Memo: Interest on Time Dep Over Ins Limit	0.30	1.39	5	0.43	0.80	19	0.93	1.33	24	1.27	2.05	12	1.31	1.70	25

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Quarter
Securitization Activities	0.00	0.00	0.00	0.00	0.00	N/A
1-4 Family Residential Loans	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
Credit Card Receivables	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
Commercial & Industrial Loans	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
Retained Interest-Only Strips	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
Home Equity Lines	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
Auto Loans	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
All Other Loans and Leases	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
1-4 Family Residential Loans	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
Credit Card Receivables	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
Commercial & Industrial Loans	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
Unused Liquidity Commitments	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
Home Equity Lines	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
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A
Total Retained Credit Exposure	N/A	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	N/A
CR Exp Spons by Bank & Other	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
Activity % Total Assets						
Securitization Activities	0.00	0.00	0.00	0.00	0.00	
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	
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	8.64	10.09	8.16	9.09	10.20	
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	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
% 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	N/A	N/A	N/A	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	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 Day PD Secur Assets	N/A	N/A	N/A	N/A	N/A
90+ Days 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+ Days PD Secur Assets	N/A	N/A	N/A	N/A	N/A
Total Past Due Securitized Assets	N/A	N/A	N/A	N/A	N/A
Net Losses 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 Net Charge Off Secur Asset	N/A	N/A	N/A	N/A	N/A

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
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

	12/31/2022			9/30/2022			12/31/2021		
Total Fiduciary and Related Assets	'(\$000)'	%Total	%MGD	'(\$000)'	%Total	%MGD	'(\$000)'	%Total	%Change
Personal Trust and Agency	196,369	51.83	98.97	N/A	N/A	N/A	121,960	31.91	98.0461.01
Employee Benefit DC	48,966	12.92	11.41	N/A	N/A	N/A	63,981	16.74	9.67-23.47
Employee Benefit DB	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/AN/A
Other EB & Retirement-Related	4,182	1.10	6.07	N/A	N/A	N/A	5,918	1.55	6.88-29.33
Corporate Trust and Agency	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/AN/A
Inv Mgmt & Inv Advisory Agency	128,018	33.79	92.64	N/A	N/A	N/A	188,763	49.38	94.43-32.18
Foundation & Endowment Trust & Agency	1,332	0.35	100.00	N/A	N/A	N/A	1,617	0.42	100.00-17.63
Other Fiduciary	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/AN/A
Total Fiduciary Assets	378,867	100.00	84.49	N/A	N/A	N/A	382,239	100.00	80.06-0.88
Custody and Safekeeping	15,444			N/A			18,254		-15.39
Memo: Accts in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Memo: IRA, HSA & Other	3,648	0.96	6.96	N/A	N/A	N/A	5,151	1.35	7.90-29.18
Total Fiduciary and Related Accounts	(#)	%Total	%MGD	(#)	%Total	%MGD	(#)	%Total	%Change
Personal Trust and Agency	153	50.50	95.42	N/A	N/A	N/A	141	47.64	94.338.51
Employee Benefit DC	20	6.60	10.00	N/A	N/A	N/A	20	6.76	10.000.00
Employee Benefit DB	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/AN/A
Other EB & Retirement-Related	12	3.96	16.67	N/A	N/A	N/A	15	5.07	20.00-20.00
Corporate Trust and Agency	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/AN/A
Inv Mgmt & Inv Advisory Agency	116	38.28	91.38	N/A	N/A	N/A	118	39.86	92.37-1.69
Foundation & Endowment Trust & Agency	2	0.66	100.00	N/A	N/A	N/A	2	0.68	100.000.00
Other Fiduciary	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/AN/A
Total Number of Accounts	303	100.00	85.15	N/A	N/A	N/A	296	100.00	84.122.36
Custody and Safekeeping	28			N/A			25		12.00
Memo: Accts in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Memo: IRA, HSA & Other	11	3.63	18.18	N/A	N/A	N/A	14	4.73	21.43-21.43
Fiduciary and Related Services Income	'(\$000)'	%FID IN	%Change	'(\$000)'	%FID IN	%Change	'(\$000)'	%FID IN	%Change
Personal Trust and Agency	1,380	51.88	37.86	N/A	N/A	N/A	1,001	41.83	34.54
Employee Benefit DC	218	8.20	-9.17	N/A	N/A	N/A	240	10.03	-4.00
Employee Benefit DB	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/A
Other EB & Retirement-Related	145	5.45	-11.04	N/A	N/A	N/A	163	6.81	28.35
Corporate Trust and Agency	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/A
Inv Mgmt & Inv Advisory Agency	893	33.57	-6.78	N/A	N/A	N/A	958	40.03	43.63
Foundation & Endowment Trust & Agency	14	0.53	-17.65	N/A	N/A	N/A	17	0.71	0.00
Other Fiduciary	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/A
Custody and Safekeeping	10	0.38	-28.57	N/A	N/A	N/A	14	0.59	-17.65
Other Related Services	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/A
Gross Fiduciary and Related Income	2,660	100.00	11.16	2,003	100.00	16.39	2,393	100.00	31.34
Less: Expenses	1,630	61.28	13.51	N/A	N/A	N/A	1,436	60.01	20.98
Less:Net Losses	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/A
Plus: Intra-company Credits	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/A
Net Fiduciary and Related Income	1,030	38.72	7.63	N/A	N/A	N/A	957	39.99	50.71
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		34.13			32.36			27.55	
Fiduciary Income % Fiduciary Assets	Bank	TRST304	PCT	Bank		PCT	Bank	TRST304	PCT
Personal Trust and Agency	0.70	0.68	48	N/A	N/A	N/A	1	0.63	75.00
Employee Benefit DC	0.45	0.41	57	N/A	N/A	N/A	0	0.33	58.00
Employee Benefit DB	N/A	0.49	N/A	N/A	N/A	N/A	N/A	0.32	N/A
Other EB & Retirement-Related	3.47	0.71	99	N/A	N/A	N/A	3	0.64	98.00
Corporate Trust and Agency	N/A	2.15	N/A	N/A	N/A	N/A	N/A	1.45	N/A
Inv Mgmt & Inv Advisory Agency	0.70	0.58	74	N/A	N/A	N/A	1	0.57	36.00
Other Fiduciary	N/A	6.56	N/A	N/A	N/A	N/A	N/A	1.27	N/A
Total Fiduciary Assets	0.70	0.62	64	N/A	N/A	N/A	1	0.56	60.00
Custody and Safekeeping	0.06	0.15	34	N/A	N/A	N/A	0	0.14	38.00
Memo: Fiduciary Income Foreign	N/A	0.30	N/A	N/A	N/A	N/A	N/A	0.29	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	0	N/A	N/A	N/A	N/A	N/A	0	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	0	N/A	N/A	N/A	N/A	N/A	0	N/A	N/A

Memo: Fiduciary Assets in Advised or Sponsor	0	0.00	N/A	N/A	N/A	N/A	0	0.00	N/A
Peer Group Descriptions for Fiduciary & Related Trust Assets between \$250 million and \$1 billion	Peer Number								
	TRST304								

[illegible]

Memo: Fiduciary Assets in Advised or Sponsor	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Peer Group Descriptions for Fiduciary & Related	Peer Number								

FOUR BANK

[illegible]

FOUR BANK

Interest Income (TE):			
Avg Assets (1)			
4.43	3.68	88	'22
4.03	3.52	80	'21
3.98	3.94	53	'20
4.98	4.46	84	'19
5.14	4.27	92	'18

Interest Income (TE):			
Avg Earning Assets (1)			
4.57	3.86	85	'22
4.18	3.73	77	'21
4.13	4.17	48	'20
5.23	4.71	82	'19
5.45	4.51	92	'18

Total Loans & Leases (Yield On) (3)			
6.19	4.97	95	'22
5.54	5.09	77	'21
5.04	5.14	45	'20
6.63	5.45	94	'19
6.90	5.24	97	'18

Other Interest Income (3)

Investment Securities (TE)			
(Yield On) (3)			
1.81	2.07	33	'22
1.96	1.82	61	'21
2.59	2.33	71	'20
2.65	2.71	49	'19
2.58	2.55	57	'18

Interest Bearing Bank			
Balances (Yield On) (3)			
1.41	1.32	56	'22
0.13	0.25	39	'21
0.41	0.53	48	'20
2.21	2.10	62	'19
1.88	1.81	54	'18

Federal Funds Sold (Yield On) (3)			
N/A	1.46	N/A	'22
N/A	0.07	N/A	'21
N/A	0.39	N/A	'20
N/A	1.92	N/A	'19
N/A	1.74	N/A	'18

US Treasury & agency Securities (3)			
1.67	1.64	56	'22
1.58	1.22	73	'21
2.42	1.80	81	'20
2.39	2.23	63	'19
2.29	1.97	74	'18

Mortgage backed securities (yield on) (3)			
1.93	1.91	58	'22
2.04	1.42	86	'21
2.51	1.94	87	'20
2.73	2.48	76	'19
2.65	2.36	78	'18

All other securities (yield on) (3)			
1.77	2.30	17	'22
2.23	2.21	54	'21
2.56	2.52	56	'20
2.46	2.77	33	'19
2.40	2.69	35	'18

Net Loans and Leases:			
Avg Assets (6)			
60.84	60.98	48	'22
64.95	60.95	59	'21
71.74	67.21	60	'20
62.39	69.60	26	'19
63.45	69.47	28	'18

Debt Securities:
Avg Assets (6)

Interest-Bearing Bank Balances: Avg Assets (6)	
---	--

Federal Funds Sold:
Avg Assets (6)

Trading Acct Securities:
Avg Assets (6)

Equity Securities:
Avg Assets (6)

Real Estate Loans (yield on) (3)			
6.15	4.81	96	'22
5.69	4.82	90	'21
6.17	5.13	94	'20
6.23	5.32	92	'19
5.95	5.11	90	'18

Commercial & Industrial Loans (yield on) (3)			
7.25	5.63	88	'22
6.03	6.27	48	'21
4.73	5.12	40	'20
7.54	5.93	91	'19
8.12	5.68	93	'18

Loans to Individuals (yield on) (3)			
5.29	6.32	29	'22
5.17	6.29	26	'21
5.28	6.54	24	'20
5.11	6.72	18	'19
5.22	6.47	24	'18

Agriculture Loans (yield on) (3)			
5.71	5.35	70	'22
4.38	5.02	27	'21
3.41	5.34	3	'20
6.69	5.90	83	'19
5.63	5.61	55	'18

Real Estate Loans:Avg Gross Lns & Leases (7A)			
58.77	77.63	10	'22
51.43	74.16	7	'21
46.12	72.85	4	'20
49.55	77.01	5	'19
44.60	76.91	2	'18

Commercial & Industrial:Avg Gross Lns & Leases (7A)			
39.96	12.19	97	'22
47.16	15.70	98	'21
52.21	16.78	98	'20
48.07	12.67	98	'19
52.69	12.85	99	'18

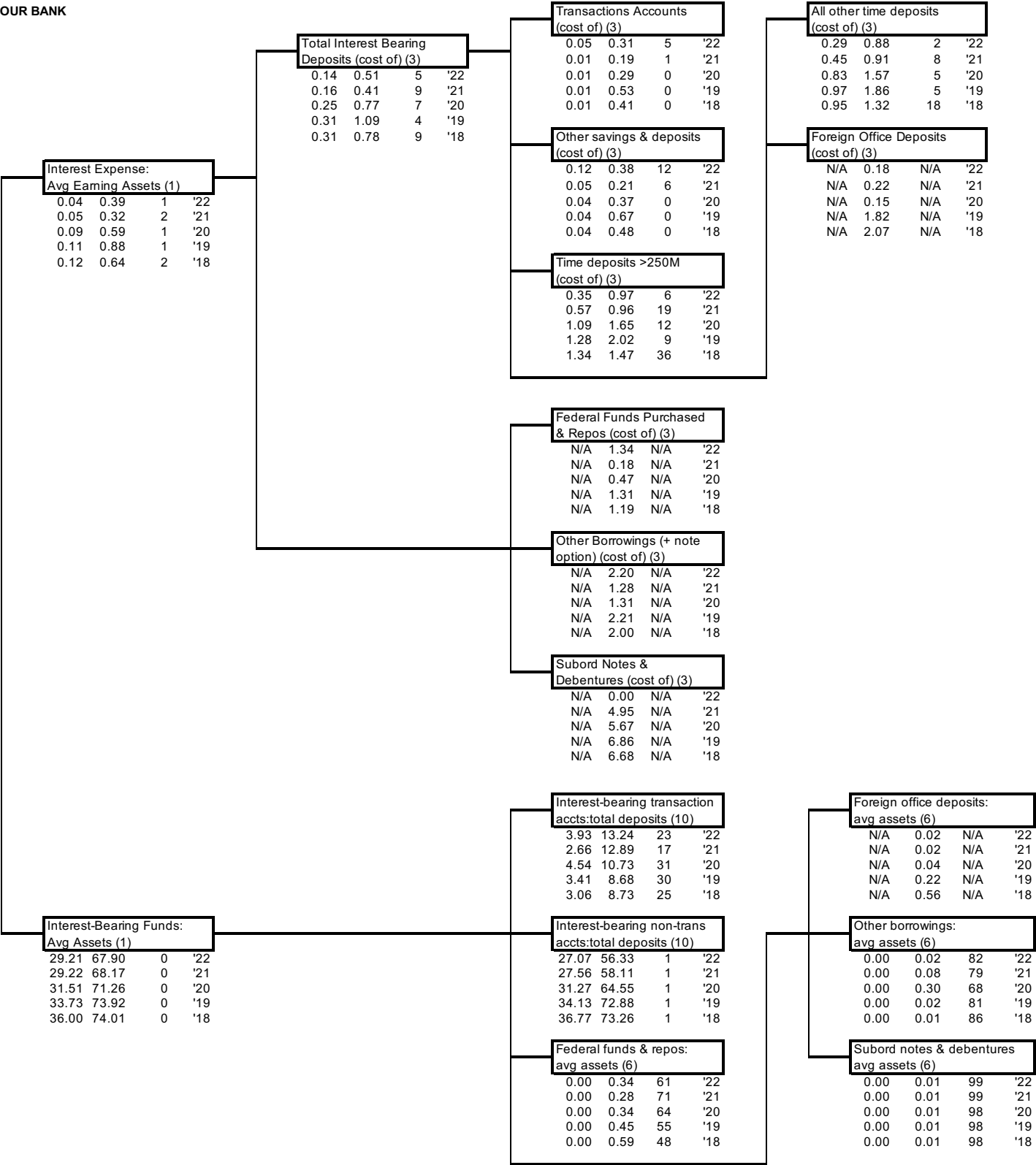
Loans to Individuals:Avg Gross Lns & Leases (7A)			
0.58	2.87	19	'22
0.62	2.74	21	'21
0.75	2.83	23	'20
1.20	2.90	33	'19
1.52	2.97	40	'18

Agriculture Loans:Avg Gross Lns & Leases (7A)			
0.22	3.20	39	'22
0.23	3.23	39	'21
0.11	3.30	35	'20
0.03	3.11	31	'19
0.03	3.07	31	'18

Average Earning Assets:			
Avg Assets (1)			
96.93	95.73	69	'22
96.38	94.90	71	'21
96.27	94.65	73	'20
95.35	94.67	60	'19
94.22	94.81	39	'18

Interest Expense:			
Avg Assets (1)			
0.04	0.38	1	'22
0.05	0.30	2	'21
0.08	0.56	1	'20
0.10	0.83	1	'19
0.11	0.61	2	'18

FOUR BANK



BANK FIVE

FDIC Certificate # 55555
OCC Charter # 55555
Public Report

FRB District/ID_RSSD 11 / 555555
County: FIVE

FIFTH NATIONAL BANK
December 31, 2022 Uniform Bank Performance Report

FIVE, TX

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Information

Introduction

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.

Financial Institution Address:
FIFTH NATIONAL BANK
#5 FIFTH DRIVE, SUITE 5500
FIVE TX
55555

The Current Federal Regulator is: Office of Comptroller of the Currency

The bank was established on: 05/24/1979

The current peer group for this bank is: 4
Insured commercial banks having assets between \$1 billion and \$3 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.

Bank has elected Subchapter S tax treatment during one or more of the quarters listed. The UBPR will display ratio Net Income Adjusted for Subchapter S on Summary Ratios and One Quarter Annualized Income Analysis pages.

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Bank Holding Company Information:
FRB District / ID_RSSD 11 / 555555
FIFTH NATIONAL BANK
FIVE, TX

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	3.33	3.69	25	2.81	3.41	12	3.39	3.79	19	4.14	4.35	34	3.91	4.14	33
- Interest Expense	0.31	0.40	38	0.09	0.25	10	0.17	0.52	6	0.35	0.87	9	0.27	0.63	13
Net Interest Income (TE)	3.02	3.29	29	2.72	3.15	19	3.22	3.27	45	3.79	3.49	75	3.63	3.51	62
+ Noninterest Income	0.37	0.65	24	0.35	0.82	16	0.36	0.91	17	0.46	0.88	26	0.43	0.83	22
- Noninterest Expense	1.86	2.35	19	2.02	2.40	28	2.08	2.57	23	2.02	2.76	14	1.97	2.73	13
Pre-Provision Net Revenue (TE)	1.54	1.64	46	1.05	1.62	12	1.49	1.69	39	2.23	1.69	85	2.10	1.68	82
- Provision: Loan & Lease Losses	-0.01	0.09	10	0.15	0.05	83	0.70	0.31	92	0.63	0.12	97	0.00	0.12	12
- Provision: Credit Loss Oth Assets	N/A	0.01	N/A	N/A	-0.01	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	1.55	1.55	55	0.90	1.57	8	1.57	1.36	12	1.60	1.55	56	2.10	1.55	88
+ Realized Gains/Losses Sec	0.00	-0.01	80	0.00	0.01	49	0.00	0.03	33	0.00	0.01	38	0.00	0.00	67
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	26	-0.10	0.00	0	0.00	0.00	3	0.00	0.00	65	N/A	0.00	N/A
Pretax Net Operating Income (TE)	1.55	1.53	57	0.80	1.59	6	0.79	1.40	10	1.60	1.58	55	2.10	1.54	88
Net Operating Income	1.52	1.23	77	0.76	1.27	9	0.74	1.13	16	1.55	1.25	77	2.04	1.24	93
Net Inc Attrib to Min Ints	0.00	0.00	97	0.00	0.00	96	0.00	0.00	96	0.00	0.00	96	0.00	0.00	96
Net Income Adjusted Sub S	1.22	1.18	59	0.63	1.23	6	0.62	1.09	10	1.27	1.22	57	1.66	1.20	89
Net Income	1.52	1.23	77	0.76	1.27	9	0.74	1.13	16	1.55	1.26	77	2.04	1.24	94
Margin Analysis:															
Avg Earning Assets to Avg Assets	95.05	95.30	43	95.46	95.06	57	95.39	94.70	62	95.80	94.39	70	95.83	94.49	70
Avg Int-Bearing Funds to Avg Assets	69.08	69.66	50	45.79	70.06	4	46.53	74.34	2	46.04	76.00	2	46.51	75.98	2
Int Inc (TE) to Avg Earn Assets	3.51	3.88	26	2.94	3.59	12	3.55	4.01	18	4.32	4.62	29	4.08	4.39	28
Int Expense to Avg Earn Assets	0.33	0.42	39	0.10	0.27	10	0.18	0.55	6	0.37	0.92	9	0.28	0.67	13
Net Int Inc-TE to Avg Earn Assets	3.18	3.46	28	2.85	3.32	20	3.37	3.46	41	3.96	3.72	69	3.79	3.72	58
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	-0.11	0.04	1	0.04	0.04	64	0.94	0.09	97	0.89	0.10	97	0.06	0.08	52
Earnings Coverage of Net Losses (X)	N/A	157.42	N/A	44.39	156.64	42	2.59	65.40	3	4.55	50.34	6	75.64	58.53	75
LN&LS Allowance to LN&LS Not HFS	1.66	1.20	88	1.83	1.29	90	1.75	1.33	86	1.55	1.10	88	1.48	1.11	85
LN&LS Allowance to Net Losses (X)	N/A	78.37	N/A	52.35	84.54	62	1.85	38.18	3	1.90	24.07	6	28.50	28.06	72
LN&LS Allowance to Nonaccrual LN&LS (X)	5.52	10.09	55	1.99	7.29	26	1.81	4.46	33	6.43	3.55	83	5.90	3.68	79
30-89 Days Past Due	0.01	0.26	9	0.13	0.22	42	1.11	0.30	92	0.91	0.43	84	0.40	0.41	56
Total LN&LS-90+ Days PD & Nonaccrual	0.30	0.36	54	0.92	0.44	82	0.97	0.65	75	0.90	0.62	73	0.25	0.63	24
Non-Curr Lns+OREO to Lns+OREO	0.30	0.40	51	0.92	0.50	78	0.97	0.75	69	0.90	0.75	65	0.25	0.78	20
Liquidity															
Net Non Core Fund Dep New \$250M	-18.52	6.66	4	-38.78	-5.50	5	-20.02	0.08	7	-23.27	7.01	1	-20.78	9.11	2
Net Loans & Leases to Assets	47.60	67.77	8	47.93	62.34	13	57.81	68.02	19	55.62	72.17	10	47.38	72.17	4
Net Loans & Leases to Deposits	52.19	79.31	7	52.86	72.07	11	65.71	80.42	18	62.77	86.59	6	52.60	86.90	3
Capitalization															
Leverage Ratio	9.15	10.00	30	8.89	9.53	37	10.71	9.71	78	10.66	10.51	59	9.76	10.34	39
Total Capital Ratio	16.19	14.28	77	15.64	14.69	69	17.14	14.75	82	16.33	14.48	78	16.61	14.28	81
Cash Dividends to Net Income	16.98	26.48	36	33.28	28.65	56	81.12	36.06	89	65.19	37.74	75	33.72	33.08	51
Non-Curr Lns+OREO to T1 Capital+Allowance	1.52	2.48	44	4.84	3.04	75	4.99	4.82	60	4.62	4.80	55	1.20	5.09	15
Growth Rates															
Total Assets	16.92	5.99	84	31.04	13.92	90	-1.20	21.56	1	-2.65	9.15	2	15.41	8.09	82
Tier 1 Capital	22.79	12.64	86	5.32	12.92	14	1.36	10.51	6	5.40	9.89	25	23.39	11.51	86
Net Loans & Leases	16.11	15.51	58	8.67	4.19	71	2.69	14.34	12	14.27	8.56	78	18.00	10.00	83
Short Term Investments	-30.91	-41.98	66	110.99	38.26	80	-15.34	146.25	10	2.67	61.82	33	148.87	34.25	87
Short Term Non Core Funding	33.06	99.06	38	20.44	-6.98	78	-36.76	1.41	19	-28.96	9.51	18	-45.08	7.03	10
Average Total Assets		1,939,581			1,505,953			1,373,370			1,341,958			1,322,237	
Net Income		29,452			11,419			10,170			20,786			26,989	
Number of banks in Peer Group		502			501			477			409			385	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Year
Interest and Fees on Loans	47,785	35,864	38,350	42,995	38,424	33.24
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)	47,785	35,864	38,350	42,995	38,424	33.24
US Treas & Agency (Excl MBS)	4,248	102	708	2,913	2,896	4,064.71
Mortgage Backed Securities	2,949	1,902	2,801	3,587	4,199	55.05
Estimated Tax Benefit	546	605	663	712	748	-9.71
All Other Securities	3,424	3,237	2,885	2,792	2,924	5.78
Tax-Exempt Securities Income	2,054	2,275	2,494	2,678	2,813	-9.71
Investment Interest Income (TE)	11,167	5,846	7,057	10,004	10,767	91.03
Interest on Due From Banks	5,506	433	946	2,375	2,212	1,171.59
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	198	187	194	206	243	5.88
Total Interest Income (TE)	64,656	42,330	46,547	55,580	51,646	52.74
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	6,035	1,378	2,390	4,723	3,446	337.95
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	1	0	0	7	148	N/A
Int on Sub Notes & Debentures	0	0	0	0	0	N/A
Other Interest Expense	N/A	N/A	N/A	N/A	N/A	N/A
Total Interest Expense	6,036	1,378	2,390	4,730	3,594	338.03
Net Interest Income (TE)	58,620	40,952	44,157	50,850	48,052	43.14
Non-interest Income	7,239	5,255	4,886	6,150	5,739	37.75
Adjusted Operating Income (TE)	65,859	46,207	49,043	57,000	53,791	42.53
Non-Interest Expense	36,006	30,397	28,540	27,110	26,038	18.45
Pre-Provision Net Revenue (TE)	29,853	15,810	20,503	29,890	27,753	88.83
Provision: Loan & Lease Losses	-150	2,210	9,657	8,407	16	-106.79
Provision: Credit Losses Other Assets	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	30,003	13,600	10,846	21,483	27,737	120.61
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	-5	-1,576	-13	15	N/A	99.68
Pretax Net Operating Inc (TE)	29,998	12,024	10,833	21,498	27,737	149.49
Applicable Income Taxes	0	0	0	0	0	N/A
Current Tax Equiv Adjustment	546	605	663	712	748	-9.71
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	546	605	663	712	748	-9.71
Net Operating Income	29,452	11,419	10,170	20,786	26,989	157.92
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	29,452	11,419	10,170	20,786	26,989	157.92
Cash Dividends Declared	5,000	3,800	8,250	13,550	9,101	31.58
Retained Earnings	24,452	7,619	1,920	7,236	17,888	220.93
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	367	310	406	602	480	18.39

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change Prior Year QTR
Interest and Fees on Loans	15,573	9,732	8,720	10,773	11,852	60.02
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)	15,573	9,732	8,720	10,773	11,852	60.02
US Treas & Agency (Excl MBS)	1,237	96	120	510	828	1,188.54
Mortgage Backed Securities	1,412	415	609	829	997	240.24
Estimated Tax Benefit	143	144	156	177	183	-0.74
All Other Securities	1,063	796	774	695	718	33.54
Tax-Exempt Securities Income	539	543	585	664	690	-0.74
Investment Interest Income (TE)	3,855	1,451	1,659	2,211	2,726	165.64
Interest on Due From Banks	2,791	190	37	467	727	1,368.95
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	61	50	47	56	51	22.00
Total Interest Income (TE)	22,280	11,423	10,463	13,507	15,356	95.04
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Domestic Deposits	3,204	358	394	1,035	1,056	794.97
Int on Fed Funds Purch & Repos	0	0	0	0	0	N/A
Int Trad Liab & Oth Borrowings	0	0	0	1	0	N/A
Int on Sub Notes & Debentures	0	0	0	0	0	N/A
Other Interest Expense	N/A	N/A	N/A	N/A	N/A	N/A
Total Interest Expense	3,204	358	394	1,036	1,056	794.97
Net Interest Income (TE)	19,076	11,065	10,069	12,471	14,300	72.40
Non-interest Income	1,480	1,498	1,229	1,446	1,501	-1.20
Adjusted Operating Income (TE)	20,556	12,563	11,298	13,917	15,801	63.62
Non-Interest Expense	10,372	7,799	7,216	6,797	7,134	32.99
Pre-Provision Net Revenue (TE)	10,184	4,764	4,082	7,120	8,667	113.76
Provision: Loan & Lease Losses	-1,200	600	1,307	1,468	-6,553	-300.00
Provision: Credit Losses Other Assets	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	11,384	4,164	2,775	5,652	15,220	173.38
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	12	-1,607	9	N/A	N/A	100.75
Pretax Net Operating Inc (TE)	11,396	2,557	2,784	5,667	15,220	345.63
Applicable Income Taxes	0	0	0	0	0	N/A
Current Tax Equiv Adjustment	143	144	156	177	183	-0.74
Other Tax Equiv Adjustments	0	0	0	0	0	N/A
Applicable Income Taxes (TE)	143	144	156	177	183	-0.74
Net Operating Income	11,253	2,413	2,628	5,490	15,037	366.35
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	11,253	2,413	2,628	5,490	15,037	366.35
Cash Dividends Declared	5,000	500	500	4,500	4,501	900.00
Retained Earnings	6,253	1,913	2,128	990	10,536	226.87
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A
Memo: Interest on Time Dep Over Ins Limit	133	77	79	155	164	72.73

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
PERCENT OF AVERAGE ASSETS:	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Personnel Expense	0.86	1.38	6	0.94	1.39	12	1.03	1.48	15	1.04	1.57	12	0.97	1.53	10
Occupancy Expense	0.26	0.25	58	0.30	0.26	69	0.29	0.29	55	0.28	0.32	36	0.26	0.33	28
Other Oper Exp (Incl Intangibles)	0.73	0.71	59	0.77	0.73	62	0.75	0.77	55	0.71	0.84	36	0.74	0.85	39
Total Overhead Expense	1.86	2.35	19	2.02	2.40	28	2.08	2.57	23	2.02	2.76	14	1.97	2.73	13
NON-INTEREST EXPENSES:															
Personnel Expense		16,687			14,200			14,171			13,920			12,820	
Occupancy Expense		5,106			4,590			4,047			3,726			3,408	
Goodwill Impairment		0			0			0			0			0	
Other Intangible Amortiz		0			0			0			0			0	
Other Oper Exp (incl Intangibles)		14,213			11,607			10,322			9,464			9,810	
Non-Interest Expense		36,006			30,397			28,540			27,110			26,038	
PERCENT OF AVERAGE ASSETS:	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Fiduciary Activities	0.00	0.04	64	0.00	0.04	62	0.00	0.04	60	0.00	0.05	60	0.00	0.06	58
Deposit Service Charges	0.08	0.11	40	0.09	0.11	50	0.11	0.12	53	0.13	0.16	49	0.16	0.16	54
Trading, Vent Cap, Securtz Inc	0.06	0.00	98	0.01	0.00	91	0.01	0.00	90	0.03	0.00	92	0.01	0.00	94
Inv Banking, Advisory Inc	0.00	0.02	53	0.00	0.02	52	0.00	0.02	47	0.00	0.02	44	0.00	0.02	39
Insurance Comm & Fees	0.00	0.01	52	0.00	0.01	51	0.00	0.01	51	0.00	0.01	49	0.00	0.01	53
Net Servicing Fees	0.00	0.02	44	0.00	0.02	42	0.00	0.02	48	0.00	0.02	40	0.00	0.02	41
Loan & Lease Net Gains/Loss	0.00	0.06	29	0.00	0.16	26	0.00	0.23	27	0.00	0.11	24	0.00	0.08	25
Other Net Gains/Loss	0.00	0.00	24	0.00	0.00	53	0.00	0.00	59	0.00	0.00	60	0.00	0.00	29
Other Non-interest Income	0.23	0.28	44	0.25	0.30	46	0.24	0.31	43	0.29	0.32	50	0.27	0.30	48
Non Interest Income	0.37	0.65	24	0.35	0.82	16	0.36	0.91	17	0.46	0.88	26	0.43	0.83	22
NON-INTEREST INCOME:															
Fiduciary Activities		0			0			0			0			0	
Deposit Service Charges		1,583			1,413			1,449			1,782			2,082	
Trading, Vent Cap, Securtz Inc		1,147			129			151			411			163	
Inv Banking, Advisory Inc		15			13			11			11			0	
Insurance Comm & Fees		0			0			0			0			4	
Net Servicing Fees		0			0			0			0			0	
Loan & Lease Net Gains/Loss		0			0			0			0			0	
Other Net Gains/Loss		-10			0			0			7			-51	
Other Non-Interest Income		4,504			3,700			3,275			3,939			3,541	
Non Interest Income		7,239			5,255			4,886			6,150			5,739	
OTHER INCOME & EXPENSE RATIOS:	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Overhead Less Non-int Inc	1.48	1.66	31	1.67	1.55	60	1.72	1.61	58	1.56	1.84	23	1.54	1.86	23
Efficiency Ratio	54.67	58.87	33	65.78	59.81	72	58.19	60.38	38	47.56	62.12	8	48.41	61.84	9
Avg Persnl Exp Per Empl (\$000)	93.22	105.32	37	80.68	103.13	18	80.06	99.47	23	76.48	94.11	25	74.97	88.82	29
Assets Per Employee (\$Million)	11.78	8.15	84	10.24	8.26	76	7.77	7.64	64	7.65	6.59	71	8.37	6.42	79
Domestic Banking Offices (#)		11			11			11			11			10	
Foreign Branches (#)		0			0			0			0			0	
Assets Per Domestic Office		191,657			163,915			125,084			126,605			143,058	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
YIELD ON OR COST OF:	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Total Loan & Leases (TE)	5.19	4.80	77	4.26	4.70	23	4.72	4.76	50	5.94	5.22	86	6.10	4.98	94
Loans in Domestic Offices	5.19	4.79	77	4.26	4.69	23	4.72	4.75	50	5.94	5.21	86	6.10	4.96	94
Real Estate	4.93	4.65	73	4.27	4.52	31	4.63	4.80	39	5.70	5.10	85	5.52	4.90	87
Secured by 1-4 Fam Resi Prop	3.64	4.67	9	3.78	4.50	19	4.12	4.77	23	4.33	5.05	18	4.53	4.90	36
All Other Loans Sec Real Estate	5.82	4.67	94	4.60	4.55	56	5.07	4.83	69	6.64	5.16	96	5.91	4.94	91
Commercial & Industrial	5.06	5.46	37	3.93	5.48	15	4.66	4.53	55	5.52	5.65	49	6.00	5.34	79
Individual	6.26	5.77	65	6.52	5.72	69	6.19	6.04	56	11.71	6.37	95	6.24	6.02	58
Credit Card	N/A	7.84	N/A	N/A	7.14	N/A	N/A	7.56	N/A	N/A	8.31	N/A	N/A	7.75	N/A
Agricultural	5.97	5.34	75	4.67	4.91	42	5.48	5.20	64	6.97	5.85	88	6.50	5.50	89
Loans in Foreign Offices	N/A	5.97	N/A	N/A	5.63	N/A	N/A	6.87	N/A	N/A	6.72	N/A	N/A	6.35	N/A
Total Investment Securities (TE)	2.02	2.16	43	2.23	1.85	76	2.46	2.35	61	2.27	2.70	13	2.13	2.54	16
Total Investment Securities (Book)	1.93	2.05	45	2.00	1.73	74	2.23	2.21	55	2.11	2.56	8	1.99	2.40	12
US Treas & Agency (Excl MBS)	1.45	1.65	40	0.54	1.27	9	1.67	1.78	43	1.75	2.26	12	1.51	2.01	12
Mortgage Backed Securities	3.01	1.94	93	2.27	1.48	89	2.36	1.99	79	2.42	2.49	42	2.37	2.35	53
All Other Securities	2.14	2.54	28	2.03	2.34	31	2.29	2.67	26	2.23	2.89	14	2.16	2.78	15
Interest-Bearing Bank Balances	1.50	1.28	68	0.13	0.15	43	0.46	0.36	74	2.01	2.06	34	1.72	1.83	23
Federal Funds Sold & Resales	N/A	1.30	N/A	N/A	0.09	N/A	N/A	0.44	N/A	N/A	1.86	N/A	N/A	1.56	N/A
Total Interest Bearing Deposits	0.45	0.53	44	0.20	0.34	20	0.37	0.69	18	0.76	1.11	25	0.57	0.77	32
Transaction accounts	0.56	0.40	74	0.11	0.19	38	0.28	0.32	53	0.70	0.63	60	1.83	0.48	96
Other Savings Deposits	0.42	0.42	56	0.12	0.20	30	0.26	0.35	40	0.67	0.74	52	0.37	0.51	39
Time Deposits	0.81	0.88	44	0.79	0.83	48	1.16	1.56	15	1.25	1.90	11	0.96	1.34	20
Foreign Office Deposits	N/A	0.64	N/A	N/A	0.20	N/A	N/A	0.51	N/A	N/A	1.13	N/A	N/A	1.09	N/A
Federal Funds Purchased & Repos	N/A	1.21	N/A	N/A	0.16	N/A	N/A	0.41	N/A	N/A	1.20	N/A	N/A	1.00	N/A
Other Borrowed Money	2.30	2.41	46	0.00	1.31	7	0.00	1.45	3	2.24	2.17	47	1.57	2.06	10
Subord Notes & Debentures	N/A	5.17	N/A	N/A	5.64	N/A	N/A	4.55	N/A	N/A	6.84	N/A	N/A	5.38	N/A
Other Interest Expense	N/A	2.24	N/A	N/A	1.25	N/A	N/A	1.25	N/A	N/A	2.02	N/A	N/A	2.06	N/A
All Interest-Bearing Funds	0.45	0.58	38	0.20	0.37	16	0.37	0.71	16	0.77	1.16	20	0.58	0.84	27
Memo: Interest on Time Dep Over Ins Limit	0.93	0.97	52	0.92	0.90	55	1.42	1.65	29	1.38	1.99	13	1.04	1.41	22
PERCENT OF AVERAGE ASSETS:															
Total Loan & Leases	47.49	64.95	12	55.85	65.36	20	59.20	71.76	13	53.90	73.40	6	47.60	72.63	5
Loans in Domestic Offices	47.49	64.64	12	55.85	65.13	21	59.20	71.45	14	53.90	72.96	7	47.60	72.26	5
Real Estate	29.66	48.68	9	34.03	46.74	15	30.00	49.78	8	25.99	53.85	6	22.21	53.42	4
Secured by 1-4 Fam Resi Prop	12.12	12.20	55	14.01	12.06	61	14.00	13.68	54	10.55	15.14	35	6.35	15.31	18
All Other Loans Sec Real Estate	17.54	35.25	7	20.02	33.48	10	15.99	34.80	6	15.44	37.03	7	15.86	36.41	6
Commercial & Industrial	18.58	9.08	88	21.87	11.76	87	28.46	14.27	91	28.29	10.69	94	26.03	10.39	93
Individual	0.30	1.48	25	0.39	1.45	31	0.50	1.72	34	0.68	2.19	37	0.84	2.29	41
Credit Card	0.00	0.02	70	0.00	0.02	68	0.00	0.03	64	0.00	0.04	65	0.00	0.04	65
Agricultural	0.63	0.82	65	0.75	0.83	67	0.72	0.94	66	0.87	0.95	70	1.02	0.87	73
Loans in Foreign Offices	N/A	2.47	N/A	N/A	2.34	N/A	N/A	2.25	N/A	N/A	2.24	N/A	N/A	2.29	N/A
Total Investment Securities	28.44	21.95	68	17.43	17.33	55	20.89	14.14	76	32.80	15.07	93	38.16	16.77	94
US Treas & Agency (Excl MBS)	15.14	4.46	89	1.26	2.48	48	3.09	1.75	76	12.41	2.60	93	14.50	2.97	93
Mortgage Backed Securities	5.05	8.66	37	5.56	7.47	46	8.64	6.50	67	11.06	6.96	76	13.41	7.22	83
All Other Securities	8.25	6.61	64	10.60	5.81	77	9.16	4.69	80	9.32	4.27	85	10.25	4.97	83
Interest-Bearing Bank Balances	18.89	6.42	91	21.89	10.09	89	15.00	6.95	89	8.80	4.23	85	9.70	3.44	90
Federal Funds Sold & Resales	0.00	0.21	50	0.00	0.31	49	0.00	0.29	47	0.00	0.25	47	0.00	0.13	46
Total Interest Bearing Deposits	69.08	66.50	61	45.79	66.68	6	46.53	69.56	4	46.02	71.55	3	45.80	70.57	3
Transaction Accounts	3.68	12.37	22	3.68	10.81	25	4.03	7.53	37	3.66	5.79	43	3.27	5.79	40
Other Savings Deposits	60.92	38.59	85	36.69	39.43	49	36.76	41.66	44	35.27	41.72	36	35.04	42.12	35
Time Deposits	4.47	12.95	10	5.41	14.15	13	5.74	18.30	7	7.09	21.66	8	7.49	20.18	10
Foreign Office Deposits	N/A	6.00	N/A	N/A	6.27	N/A	N/A	5.24	N/A	N/A	5.74	N/A	N/A	9.97	N/A
Federal Funds Purchased & Repos	0.00	0.51	33	0.00	0.49	35	0.00	0.60	27	0.00	0.57	25	0.00	0.76	23
Other Borrowed Money	0.00	1.69	16	0.00	1.70	22	0.00	3.02	13	0.02	2.69	14	0.72	3.36	28
Subord Notes & Debentures	0.00	0.01	98	0.00	0.01	97	0.00	0.01	97	0.00	0.02	96	0.00	0.02	96
Other Interest Expense Balances	0.00	1.70	16	0.00	1.70	22	0.00	3.03	12	0.02	2.71	14	0.72	3.37	28
All Interest-Bearing Funds	69.08	69.66	50	45.79	70.06	4	46.53	74.34	2	46.04	76.00	2	46.51	75.98	2
Time Deposits Over Ins Limit	2.04	3.35	34	2.24	3.54	36	2.08	4.50	22	3.26	5.19	32	3.49	4.51	45

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Quarter
Assets:						
Real Estate Loans	602,932	542,701	459,490	401,986	299,151	4.96
Commercial Loans	399,832	318,137	336,981	365,605	366,363	19.94
Individual Loans	5,927	5,548	6,180	8,147	9,465	8.04
Agricultural Loans	11,754	13,976	6,884	10,974	12,995	-25.23
Other Loans & Leases	0	0	0	0	0	N/A
LN&LS Allowance	16,916	16,071	14,168	12,167	10,174	-0.80
Unearned Income	0	0	0	0	0	N/A
Net Loans & Leases	1,003,529	864,292	795,367	774,544	677,800	10.04
U.S. Treasury & Agency Securities	514,940	189,427	103,246	228,442	345,711	17.16
Municipal Securities	176,902	169,374	177,995	126,040	132,184	14.04
Foreign Debt Securities	0	0	0	0	0	N/A
All Other Securities	115	120	72	86	60	11.65
HTM Securities Allowance	N/A	N/A	N/A	N/A	N/A	N/A
Interest-Bearing Bank Balances	304,752	491,113	225,701	189,236	203,911	-20.94
Federal Funds Sold & Resales	0	0	0	0	0	N/A
Trading Account Assets	0	0	0	0	0	N/A
Total Investments	996,709	850,034	507,014	543,804	681,866	1.68
Total Earning Assets	2,000,238	1,714,326	1,302,381	1,318,348	1,359,666	5.71
Nonint Cash & Due From Banks	16,530	19,230	15,918	16,734	16,218	-3.17
Premises, Fix Assts, Cap Leases	30,470	13,012	10,361	10,133	10,225	-1.48
Other Real Estate Owned	0	0	0	0	0	N/A
Dir & Indir Inv RE Ventures	0	0	0	0	0	N/A
Inv in Unconsolidated Subs	11,466	11,794	11,957	11,557	7,418	4.34
Acceptances & Oth Assets	49,522	44,703	35,312	35,880	37,054	4.81
Total Assets	2,108,226	1,803,065	1,375,929	1,392,652	1,430,581	5.50
Average Assets During Quarter	2,031,631	1,704,434	1,345,145	1,333,847	1,381,301	3.67
Liabilities:						
Demand Deposits	281,888	259,997	157,332	121,904	136,000	-12.55
All Now & ATS Accounts	149,303	59,393	64,597	54,535	44,744	64.98
Money Market Deposit Accounts	1,285,699	1,120,604	813,054	874,899	925,343	6.18
Other savings Deposits	115,758	108,621	98,823	89,933	79,387	0.94
Time Deps At Or Below Insurance Limit	45,968	48,071	49,094	49,751	52,013	0.60
Less: Fully Insured Brokered Deposits	0	0	0	0	0	N/A
Core Deposits	1,878,616	1,596,686	1,182,900	1,191,022	1,237,487	5.30
Fully Insured Brokered Deposits	0	0	0	0	0	N/A
Time Deps Above Insurance Limit	44,377	38,392	27,474	42,914	51,172	17.01
Deposits in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A
Total Deposits	1,922,994	1,635,078	1,210,374	1,233,935	1,288,660	5.54
Federal Funds Purch & Resale	0	0	0	0	0	N/A
Fed Home Loan Bor Mat < 1 Year	0	0	0	0	0	N/A
Fed Home Loan Bor Mat > 1 Year	0	0	0	0	0	N/A
Oth Borrowing Mat < 1 Year	0	0	0	0	0	N/A
Oth Borrowing Mat > 1 Year	0	0	0	0	0	N/A
Subordinated Notes & Debentures	0	0	0	0	0	N/A
Acceptances & Other Liabilities	25,145	4,741	5,443	5,261	6,460	5.16
Total Liabilities (Incl Mortg)	1,948,139	1,639,819	1,215,817	1,239,196	1,295,120	5.54
Total Bank Capital & Min Int	160,087	163,246	160,112	153,456	135,461	5.03
Total Liabilities & Capital	2,108,226	1,803,065	1,375,929	1,392,652	1,430,581	5.50
Memoranda:						
Officers, Shareholder Loans (#)	1	1	0	1	2	
Officers, Shareholder Loans (\$)	11,398	12,033	0	7,023	7,249	-1.39
Held-to-Maturity Securities	0	0	0	0	0	N/A
Available-for-Sale Securities	691,842	358,801	281,241	354,482	477,955	16.35
All Brokered Deposits	0	0	0	0	0	N/A
LN&LS in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A
Loans Held for Sale	0	0	0	0	0	N/A
Loans not Held for Sale	1,020,445	880,363	809,535	786,711	687,974	9.84

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018			Percent Change 1 Quarter
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	
Outstanding (% of Total Assets)	0.00	1.77	9	0.00	1.65	6	0.00	1.70	7	0.00	1.99	7	0.01	2.08	8	
Home Equity (1-4 Family)	0.00	0.17	67	0.00	0.16	67	0.00	0.19	65	0.00	0.21	64	0.00	0.21	64	
Credit Card	4.84	5.62	48	6.87	5.14	71	8.88	4.19	91	8.69	4.63	87	2.38	4.70	23	
Commercial RE Secured by RE	0.57	1.29	35	0.62	1.32	38	0.33	1.03	27	0.76	0.95	50	0.56	0.93	43	
1-4 Family Residential	4.27	4.09	60	6.25	3.60	82	8.55	2.98	96	7.93	3.47	91	1.83	3.55	24	
Comm'l RE, Oth Const & Land	0.00	0.02	81	0.00	0.02	83	0.00	0.03	79	0.00	0.04	77	0.00	0.03	78	
Commercial RE Not Secured by RE	14.34	7.29	89	14.58	7.18	91	13.58	7.37	88	12.54	7.58	85	16.06	7.37	93	
All Other	19.18	16.27	67	21.45	15.17	84	22.46	14.54	90	21.23	15.58	81	18.45	15.51	71	
Total LN&LS Commitments	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	
Securities Underwriting																
Standby Letters of Credit	0.45	0.30	73	0.51	0.28	79	0.72	0.31	85	0.64	0.38	77	0.53	0.41	67	
Amount Conveyed to Others	0.00	0.01	83	0.00	0.02	82	0.00	0.01	90	0.00	0.01	88	0.00	0.01	88	
Commercial Letters of Credit	0.00	0.00	88	0.00	0.00	85	0.00	0.00	84	0.00	0.00	83	0.00	0.01	83	
Assets Securitized or Sold w/Rec	0.00	0.22	70	0.00	0.30	69	0.00	0.39	68	0.00	0.38	69	0.00	0.24	68	
Amount of Recourse Exposure	0.00	0.03	72	0.00	0.05	70	0.00	0.03	72	0.00	0.03	71	0.00	0.05	70	
Credit Derivatives Bank as Guarantor	0.00	0.02	95	0.00	0.02	96	0.00	0.02	95	0.00	0.02	96	0.00	0.02	98	
Credit Derivatives Bank as Beneficiary	0.00	0.01	98	0.00	0.00	99	0.00	0.00	98	0.00	0.00	99	0.00	0.00	99	
All Oth Off-Balance Sheet Items	18.27	0.56	99	14.05	0.70	98	20.62	0.79	99	13.24	0.89	96	12.31	0.77	97	
Off-Balance Sheet Items	37.90	18.68	96	36.02	17.78	97	43.79	17.20	98	35.11	18.67	95	31.29	18.23	92	
Outstanding (\$000)																
Home Equity (1-4 Family)		0			0			0			0			117		N/A
Credit Card		0			0			0			0			0		N/A
Commercial RE Secured by RE	101,979			123,921			122,179			121,031			34,114			-7.24
1-4 Family Residential	11,957			11,172			4,574			10,618			7,959			-7.14
Commercial RE, Oth Const & Land	90,022			112,749			117,605			110,413			26,155			-7.26
Commercial RE Not Secured by RE	0			0			0			0			0			N/A
All Other	302,294			262,861			186,790			174,690			229,708			-3.40
Securities Underwriting	0			0			0			0			0			N/A
Memo: Unused Commit w/mat GT 1 YR	302,416			289,995			214,691			237,830			193,950			-6.77
Standby Letters of Credit	9,585			9,282			9,871			8,857			7,647			0.52
Amount Conveyed to Others	0			0			0			0			0			N/A
Commercial Letters of Credit	0			0			0			0			0			N/A
Assets Securitized or Sold w/recourse	0			0			0			0			0			N/A
Amount of Recourse Exposure	0			0			0			0			0			N/A
Credit Derivatives Bank as Guarantor	0			0			0			0			0			N/A
Credit Derivatives Bank as Beneficiary	0			0			0			0			0			N/A
All Oth Off-Balance Sheet Items	385,210			253,420			283,700			184,400			176,100			12.42
Off-Balance Sheet Items	799,068			649,484			602,540			488,978			447,686			3.10

FDIC Certificate # 55555
OCC Charter # 55555
Public Report

FRB District/ID_RSSD 11 / 555555
County: FIVE

FIFTH NATIONAL BANK
Derivative Instruments--Page 5A

FIVE, TX

Derivative Instruments

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Notional Amount (\$000)					
Derivative Contracts	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	0	0
Equity, Comm & Oth Contracts	0	0	0	0	0
Derivatives Position					
Future and Forwards	0	0	0	0	0
Written Options	0	0	0	0	0
Exchange Traded	0	0	0	0	0
Over-the-Counter	0	0	0	0	0
Purchased Options	0	0	0	0	0
Exchange Traded	0	0	0	0	0
Over-the-Counter	0	0	0	0	0
Swaps	0	0	0	0	0
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	0	0
Equity, Comm & Oth Contracts	0	0	0	0	0
Non-Traded	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	0	0
Equity, Comm & Oth Contracts	0	0	0	0	0
Memo: Marked-to-Market	0	0	0	0	0
Derivative Contracts (RBC Def)	0	0	0	0	0
One Year or Less	0	0	0	0	0
Over 1 Year to 5 Years	0	0	0	0	0
Over 5 Years	0	0	0	0	0
Gross Negative Fair Value	0	0	0	0	0
Gross Positive Fair Value	0	0	0	0	0
Held-for-Trading	0	0	0	0	0
Non-Traded	0	0	0	0	0
Memo: Marked-to-Market	0	0	0	0	0
Current Credit Exposure All Derivatives	0	0	0	0	0
Credit Losses Off_BS Derivatives	0	0	0	0	0
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

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Percent of Notional Amounts	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Interest Rate Contracts	N/A	99.00	N/A	N/A	98.91	N/A	N/A	99.93	N/A	N/A	99.74	N/A	N/A	99.97	N/A
Other Derivative Contracts	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	N/A	0.81	N/A	N/A	0.71	N/A	N/A	0.58	N/A	N/A	0.00	N/A	N/A	0.48	N/A
Equity, Comm & Oth Contracts	N/A	0.07	N/A	N/A	1.52	N/A	N/A	0.66	N/A	N/A	0.59	N/A	N/A	0.58	N/A
Derivatives Position															
Futures and Forwards	N/A	12.45	N/A	N/A	14.25	N/A	N/A	17.31	N/A	N/A	18.49	N/A	N/A	20.77	N/A
Written Options	N/A	15.54	N/A	N/A	17.46	N/A	N/A	18.86	N/A	N/A	16.74	N/A	N/A	20.19	N/A
Exchange Traded	N/A	0.00	N/A	N/A	0.39	N/A	N/A	0.05	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Over-the-Counter	N/A	15.54	N/A	N/A	17.02	N/A	N/A	18.81	N/A	N/A	16.74	N/A	N/A	20.19	N/A
Purchased Options	N/A	2.22	N/A	N/A	0.76	N/A	N/A	0.66	N/A	N/A	0.32	N/A	N/A	0.00	N/A
Exchange Traded	N/A	0.00	N/A	N/A	0.03	N/A	N/A	0.03	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Over-the-Counter	N/A	2.22	N/A	N/A	0.73	N/A	N/A	0.63	N/A	N/A	0.32	N/A	N/A	0.00	N/A
Swaps	N/A	30.78	N/A	N/A	27.79	N/A	N/A	26.54	N/A	N/A	25.24	N/A	N/A	25.25	N/A
Held-for-Trading	N/A	5.96	N/A	N/A	7.76	N/A	N/A	7.54	N/A	N/A	7.59	N/A	N/A	9.74	N/A
Interest Rate Contracts	N/A	5.91	N/A	N/A	7.70	N/A	N/A	7.50	N/A	N/A	8.00	N/A	N/A	10.15	N/A
Other Derivative Contracts	N/A	0.75	N/A	N/A	0.71	N/A	N/A	0.34	N/A	N/A	0.00	N/A	N/A	0.02	N/A
Foreign Exchange Contracts	N/A	0.00	N/A	N/A	0.01	N/A	N/A	0.01	N/A	N/A	0.00	N/A	N/A	0.03	N/A
Equity, Comm & Oth Contracts	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
Non-Traded	N/A	20.40	N/A	N/A	19.74	N/A	N/A	24.58	N/A	N/A	13.22	N/A	N/A	17.20	N/A
Interest Rate Contracts	N/A	26.99	N/A	N/A	23.96	N/A	N/A	29.69	N/A	N/A	22.88	N/A	N/A	18.92	N/A
Other Derivative Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	1.83	N/A	N/A	0.00	N/A	N/A	1.46	N/A
Foreign Exchange Contracts	N/A	0.81	N/A	N/A	0.69	N/A	N/A	0.58	N/A	N/A	0.00	N/A	N/A	0.46	N/A
Equity, Comm & Oth Contracts	N/A	0.07	N/A	N/A	1.52	N/A	N/A	0.66	N/A	N/A	0.59	N/A	N/A	0.58	N/A
Memo: Marked-to-Market	N/A	22.95	N/A	N/A	23.03	N/A	N/A	26.44	N/A	N/A	13.36	N/A	N/A	16.74	N/A
Derivative Contracts (RBC Def)	N/A	37.70	N/A	N/A	41.18	N/A	N/A	39.94	N/A	N/A	46.99	N/A	N/A	51.48	N/A
One Year or Less	N/A	10.47	N/A	N/A	12.40	N/A	N/A	14.20	N/A	N/A	17.10	N/A	N/A	18.82	N/A
Over 1 Year to 5 Years	N/A	13.17	N/A	N/A	8.31	N/A	N/A	7.06	N/A	N/A	10.85	N/A	N/A	12.40	N/A
Over 5 Years	N/A	22.32	N/A	N/A	24.68	N/A	N/A	22.00	N/A	N/A	20.96	N/A	N/A	21.40	N/A
Gross Negative Fair Value	N/A	1.60	N/A	N/A	0.81	N/A	N/A	1.44	N/A	N/A	0.85	N/A	N/A	0.51	N/A
Gross Positive Fair Value	N/A	2.33	N/A	N/A	1.23	N/A	N/A	1.46	N/A	N/A	1.00	N/A	N/A	0.84	N/A
By Tier 1 Capital:															
Gross Negative Fair Value (x)	0.00	0.01	59	0.00	0.00	55	0.00	0.01	50	0.00	0.00	55	0.00	0.00	61
Gross Positive Fair Value (x)	0.00	0.01	53	0.00	0.00	48	0.00	0.01	45	0.00	0.00	46	0.00	0.00	50
Held-for-Trading (x)	0.00	0.00	90	0.00	0.01	89	0.00	0.02	87	0.00	0.02	88	0.00	0.01	88
Non-Traded (x)	0.00	0.08	51	0.00	0.13	47	0.00	0.28	42	0.00	0.14	45	0.00	0.08	45
Non-Traded Marked-to-Mkt(x)	0.00	0.14	45	0.00	0.18	43	0.00	0.31	38	0.00	0.17	42	0.00	0.09	45
Current Credit Exposure (x)	0.00	0.00	76	0.00	0.00	75	0.00	0.00	72	0.00	0.00	71	0.00	0.00	72
Credit Losses on Derivatives	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
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	0.00	0.04	76	0.00	0.02	75	0.00	0.05	72	0.00	0.02	71	0.00	0.01	72
Credit Losses on Derivatives/CR Allow	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
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

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Percent of Average Assets	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Loans Held For Sale	0.00	0.12	32	0.00	0.30	30	0.00	0.42	30	0.00	0.24	30	0.00	0.20	29
Loans Not Held For Sale	47.81	65.26	11	55.05	64.64	20	58.83	70.41	15	53.08	72.43	7	47.54	71.99	5
Less: LN&LS Allowance	0.85	0.80	60	0.99	0.82	76	1.02	0.84	78	0.84	0.78	60	0.77	0.79	49
Net Loans & Leases	46.96	64.88	11	54.07	64.57	18	57.81	70.46	14	52.24	72.37	6	46.77	71.82	4
Interest-Bearing Bank Balances	20.09	6.59	92	22.35	9.90	91	15.02	6.86	90	10.90	4.30	90	10.77	3.51	91
Federal Funds Sold & Resales	0.00	0.18	55	0.00	0.31	53	0.00	0.26	51	0.00	0.22	51	0.00	0.12	53
Trading Account Assets	0.00	0.00	90	0.00	0.00	89	0.00	0.00	90	0.00	0.00	89	0.00	0.00	87
Held-to-Maturity Securities	0.00	1.69	46	0.00	0.66	53	0.00	0.54	56	0.00	1.04	48	0.00	1.34	47
HTM Securities Allowance	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
Available-for-Sale Securities	27.67	17.93	76	18.41	16.23	63	21.69	13.47	79	31.63	13.30	95	37.31	14.24	96
Marketable Equity Sec at FV	0.01	0.02	69	0.01	0.03	67	0.00	0.03	68	0.01	0.06	57	N/A	0.03	N/A
Total Earning Assets	94.73	93.86	64	94.83	94.11	61	94.52	93.50	67	94.78	92.98	77	94.86	93.05	77
Nonint Cash & Due From Banks	0.91	1.18	33	1.11	1.25	49	1.37	1.35	56	1.20	1.41	40	1.10	1.37	36
Premises, Fix Assts & Cap Leases	1.40	1.34	56	0.78	1.32	21	0.73	1.50	14	0.74	1.59	15	0.76	1.48	22
Other Real Estate Owned	0.00	0.02	41	0.00	0.03	33	0.00	0.06	22	0.00	0.07	16	0.00	0.09	16
Dir & Indir Inv RE Ventures	0.00	0.00	92	0.00	0.00	91	0.00	0.00	91	0.00	0.00	90	0.00	0.00	90
Inv in Unconsolidated Subs	0.58	0.00	99	0.82	0.00	99	0.85	0.00	99	0.64	0.01	98	0.48	0.00	98
Acceptances & Other Assets	2.37	3.42	22	2.45	3.07	32	2.52	3.37	29	2.64	3.71	27	2.81	3.74	29
Total Non-Earning Assets	5.27	6.14	34	5.17	5.89	38	5.48	6.51	32	5.23	7.04	22	5.14	6.96	22
Total Assets	100.00	100.00	97	100.00	100.00	96	100.00	100.00	88	100.01	100.00	91	100.00	100.00	80
Standby Letters of Credit	0.46	0.29	74	0.64	0.30	83	0.68	0.35	82	0.57	0.41	71	0.57	0.44	70
Liabilities															
Demand Deposits	14.22	22.03	31	12.86	19.05	36	11.74	12.52	53	8.56	9.93	55	9.16	10.34	57
All NOW & ATS Accounts	4.52	7.72	41	3.91	6.05	46	4.15	4.10	58	3.57	3.41	60	3.16	3.68	54
Money Market Deposit Accounts	61.95	21.62	98	60.12	22.79	97	59.55	23.35	96	63.70	24.39	96	63.80	24.21	97
Other Savings Deposits	5.78	16.19	24	6.84	18.34	27	6.78	20.53	25	6.11	18.99	26	6.01	19.53	22
Time Deps At or Below Insurance Limit	2.41	9.43	8	3.16	10.22	11	3.64	13.31	7	3.75	15.81	6	4.00	15.19	6
Less: Fully Insured Brokered Deposits	0.00	1.38	42	0.00	1.20	46	0.00	1.70	39	0.00	2.35	32	0.00	2.99	21
Core Deposits	88.88	81.16	88	86.89	80.41	86	85.86	76.53	93	85.68	74.66	94	86.13	74.24	94
Fully Insured Brokered Deposits	0.00	1.38	42	0.00	1.20	46	0.00	1.70	39	0.00	2.35	32	0.00	2.99	21
Time Deps Above Insurance Limit	2.03	3.44	33	2.16	3.55	34	2.21	4.49	23	3.28	5.16	32	3.48	4.50	45
Deposits in Foreign Offices	N/A	7.00	N/A	N/A	7.41	N/A	N/A	6.24	N/A	N/A	6.73	N/A	N/A	11.51	N/A
Total Deposits	90.91	86.98	85	89.05	86.12	78	88.07	83.92	85	88.96	83.54	92	89.62	83.32	94
Federal Funds Purch & Repos	0.00	0.51	53	0.00	0.50	55	0.00	0.58	46	0.00	0.56	42	0.00	0.74	37
Total Fed Home Loan Borrowings	0.00	1.73	24	0.00	1.39	31	0.00	2.33	21	0.00	2.70	21	0.91	3.37	31
Total Other Borrowings	0.00	0.06	66	0.00	0.14	62	0.00	0.43	46	0.00	0.12	52	0.00	0.02	73
Memo: Sht Ter N Core Funding	1.40	6.28	9	1.43	5.43	11	1.61	7.31	7	2.82	8.79	12	3.88	9.82	17
Subordinated Notes & Debentures	0.00	0.01	98	0.00	0.01	97	0.00	0.01	97	0.00	0.02	96	0.00	0.02	96
Acceptances & Other Liabilities	1.02	0.73	75	0.33	0.72	13	0.39	0.82	11	0.39	0.76	14	0.43	0.67	26
Total Liabilities (Incl Mortg)	91.93	90.90	66	89.38	89.92	33	88.46	89.36	28	89.35	88.83	59	90.95	89.30	81
Total Bank Capital & Min Int	8.07	9.10	33	10.62	10.08	66	11.54	10.64	71	10.65	11.17	40	9.05	10.70	18
Total Liabilities & Capital	100.00	100.00	99	100.00	100.00	96	100.00	100.00	93	100.00	100.00	94	100.00	100.00	95
Memo: All Brokered Deposits	0.00	1.60	39	0.00	1.37	41	0.00	1.93	35	0.00	2.66	30	0.00	3.25	20
Insured Brokered Deposits	0.00	1.38	42	0.00	1.20	46	0.00	1.70	39	0.00	2.35	32	0.00	2.99	21
Loans HFS as a % Loans	0.00	0.19	32	0.00	0.46	30	0.00	0.60	30	0.00	0.34	29	0.00	0.29	29

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Analysis Ratios	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Loss Provision to Average Assets	-0.01	0.09	10	0.15	0.05	83	0.70	0.31	92	0.63	0.12	97	0.00	0.12	12
Recoveries to Prior Credit Loss	309.84	95.51	89	0.75	48.14	3	2.63	44.54	4	15.32	45.44	19	754.71	49.59	98
Net Loss to Average Total LN&LS	-0.11	0.04	1	0.04	0.04	64	0.94	0.09	97	0.89	0.10	97	0.06	0.08	52
Gross Loss to Average Total LN&LS	0.01	0.07	27	0.04	0.07	46	0.97	0.13	96	1.05	0.14	96	1.20	0.14	97
Recoveries to Average Total LN&LS	0.12	0.03	93	0.01	0.03	19	0.02	0.04	50	0.16	0.04	93	1.15	0.05	99
LN&LS Allowance to LN&LS Not HFS	1.66	1.20	88	1.83	1.29	90	1.75	1.33	86	1.55	1.10	88	1.48	1.11	85
LN&LS Allowance to Total LN&LS	1.66	1.20	89	1.83	1.27	90	1.75	1.31	87	1.55	1.09	88	1.48	1.10	85
LN&LS Allowance to Net Losses (X)	N/A	78.37	N/A	52.35	84.54	62	1.85	38.18	3	1.90	24.07	6	28.50	28.06	72
LN&LS Allowance to Nonaccrual LN&LS (X)	5.52	10.09	55	1.99	7.29	26	1.81	4.46	33	6.43	3.55	83	5.90	3.68	79
Earnings Coverage of Net Losses (X)	N/A	157.42	N/A	44.39	156.64	42	2.59	65.40	3	4.55	50.34	6	75.64	58.53	75
Net Losses by Type of LN&LS															
Real Estate Loans	0.00	0.00	41	0.00	0.01	46	-0.01	0.03	16	0.01	0.02	53	0.03	0.02	69
Construction & Land Development	0.00	0.00	91	0.00	-0.01	89	-0.05	0.00	8	0.08	0.00	92	0.00	-0.01	82
1-4 Family Construction	0.00	0.00	94	0.00	0.00	95	0.00	0.00	92	0.00	0.00	91	0.00	0.00	91
Other Construction & Land	0.00	-0.03	95	0.00	-0.01	91	-0.07	0.00	7	0.12	-0.01	93	0.00	-0.02	86
Secured by Farmland	0.00	-0.01	95	0.00	0.00	91	0.00	0.00	88	0.00	0.01	86	0.00	0.00	87
1-4 Family Residential Loans	0.00	0.00	33	0.00	0.00	43	0.00	0.01	30	-0.01	0.02	23	0.11	0.02	87
Home Equity Loans	N/A	-0.01	N/A	N/A	-0.01	N/A	0.00	0.01	77	0.00	0.01	68	0.00	0.01	69
1-4 Family 1st Lien Loans	0.00	0.00	27	0.00	0.00	36	0.00	0.01	23	-0.01	0.02	20	0.11	0.02	89
1-4 Family Jr Lien Loans	0.00	-0.05	94	0.00	-0.09	91	0.00	-0.06	85	0.00	-0.04	79	0.00	-0.05	76
Multifamily Loans	0.00	0.01	98	0.00	0.00	96	0.00	0.00	94	0.00	0.00	94	0.00	0.00	92
Non-Farm Non-Residential Mtg	0.00	0.00	79	0.00	0.01	70	0.00	0.03	57	0.00	0.03	54	0.00	0.02	56
Owner Occupied Nonfarm Nonresidential	0.00	0.00	84	0.00	0.00	79	0.00	0.02	66	0.00	0.03	62	0.00	0.02	65
Other Nonfarm Nonresidential	0.00	0.00	90	0.00	0.01	82	0.00	0.02	76	0.00	0.01	78	0.00	0.01	75
RE Loans in 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
Agricultural Loans	0.00	0.00	86	0.00	0.00	87	0.00	0.03	80	0.00	0.03	78	0.00	0.02	81
Commercial and Industrial Loans	-0.27	0.08	5	0.07	0.04	75	1.94	0.17	96	1.68	0.23	95	0.08	0.18	51
Loans to Individuals	1.13	0.47	82	1.23	0.35	87	1.61	0.55	86	0.99	0.66	77	1.00	0.60	75
Credit Card Plans	N/A	1.20	N/A	N/A	1.29	N/A	N/A	1.85	N/A	N/A	1.70	N/A	N/A	1.52	N/A
Auto Loans	0.00	0.08	60	-0.39	0.05	4	-0.09	0.11	10	0.06	0.14	57	0.16	0.13	68
Non-Depository, Other & Muni Loans	N/A	0.39	N/A	N/A	0.25	N/A	N/A	0.30	N/A	N/A	0.49	N/A	N/A	0.38	N/A
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	0.02	N/A	N/A	0.05	N/A	N/A	0.04	N/A	N/A	0.04	N/A
Leases to Individuals	N/A	0.00	N/A	N/A	-0.02	N/A	N/A	0.04	N/A	N/A	0.00	N/A	N/A	0.00	N/A
All Other Leases	N/A	0.03	N/A	N/A	0.01	N/A	N/A	0.07	N/A	N/A	0.08	N/A	N/A	0.04	N/A
Supplemental:															
Loans to Finance Comm'l Real Estate	N/A	-0.01	N/A	N/A	-0.12	N/A	N/A	1.13	N/A	N/A	-0.24	N/A	N/A	0.59	N/A
Change: Loan Allowance (\$000)															
Beginning Balance		16,071			14,168			12,167			10,174			10,516	
Gross Credit Losses		138			366			7,854			7,573			7,572	
Memo: Loans HFS Write-down		0			0			0			0			0	
Recoveries		1,134			59			199			1,160			7,215	
Net Credit Losses		-996			307			7,655			6,413			357	
Provision: Loan & Lease Losses		-150			2,210			9,657			8,407			16	
Other Adjustments		0			0			0			0			0	
LN&LS Allowance		16,916			16,071			14,168			12,167			10,174	
Average Total Loans & Leases		921,039			841,031			813,046			723,309			629,434	

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Loan Mix, % Average Gross LN&LS	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Real Estate Loans	61.68	77.33	14	60.76	73.69	15	51.45	71.77	10	46.72	75.15	7	45.81	75.01	8
Construction & Development	11.28	8.78	68	13.20	7.95	85	8.68	7.62	62	6.15	7.82	41	8.84	7.62	62
1-4 Family Construction	1.77	2.18	47	2.19	2.06	61	2.27	1.82	65	2.15	2.00	59	2.68	1.84	70
Other Const & Land Development	9.51	6.26	78	11.02	5.68	90	6.42	5.52	63	4.01	5.63	35	6.16	5.49	60
Secured by Farmland	3.08	3.21	61	2.60	2.92	61	3.42	2.80	68	6.31	2.60	79	5.11	2.39	78
1-4 Family Residential	24.81	19.59	67	25.01	19.30	68	23.27	19.97	61	18.49	21.42	44	12.44	21.82	24
Home Equity Loans	0.00	1.87	6	0.00	1.99	5	0.05	2.28	6	0.07	2.72	7	0.10	3.01	8
1-4 Family 1st Lien Loans	24.61	16.76	74	24.81	16.38	77	22.98	16.68	72	18.10	17.49	54	12.00	17.55	32
1-4 Family Jr Lien Loans	0.20	0.39	36	0.20	0.42	33	0.24	0.49	34	0.32	0.59	38	0.34	0.61	36
Multifamily	4.34	5.05	50	1.72	4.79	16	1.14	4.54	10	1.55	4.69	15	2.20	4.67	23
Non-Farm Non-Residential	18.17	35.32	9	18.23	33.84	10	14.94	32.40	7	14.22	33.49	8	17.22	33.44	10
Owner Occupied Non-Farm Non-Residential	6.10	13.93	10	5.13	13.58	9	3.74	13.21	6	4.44	13.74	8	4.99	13.76	9
Other Non-Farm Non-Residential	12.06	20.73	18	13.10	19.56	23	11.20	18.60	18	9.78	19.09	14	12.23	19.04	22
RE Loans in Foreign Offices	N/A	1.65	N/A	N/A	1.75	N/A	N/A	1.21	N/A	N/A	1.23	N/A	N/A	1.26	N/A
Financial Institution Loans	0.00	0.00	93	0.00	0.00	91	0.00	0.00	90	0.00	0.00	90	0.00	0.00	91
Agricultural Loans	1.37	1.38	68	1.31	1.36	67	1.26	1.40	67	1.70	1.36	72	2.30	1.24	77
Commercial & Industrial Loans	36.34	14.16	94	37.22	18.07	92	46.43	19.48	96	50.36	15.02	98	50.10	14.61	98
Loans to Individuals	0.61	2.67	28	0.70	2.52	31	0.86	2.72	37	1.22	3.33	42	1.79	3.45	50
Credit Card Loans	0.00	0.04	70	0.00	0.04	68	0.00	0.05	64	0.00	0.05	65	0.00	0.05	65
Auto Loans	0.16	0.62	42	0.18	0.57	48	0.28	0.64	52	0.47	0.75	60	0.80	0.79	69
Municipal Loans	0.00	0.66	29	0.00	0.69	29	0.00	0.78	26	0.00	0.87	28	0.00	1.02	29
Non-Depository and Other	0.00	0.42	13	0.00	0.41	14	0.00	0.43	13	0.00	0.44	10	0.00	0.48	8
Loans to Foreign Governments	N/A	0.04	N/A	N/A	0.05	N/A	N/A	0.04	N/A	N/A	0.04	N/A	N/A	0.01	N/A
Lease Financing Receivables	0.00	0.07	77	0.00	0.08	75	0.00	0.09	73	0.00	0.11	72	0.00	0.11	70
Leases to Individuals	0.00	0.09	95	0.00	0.01	96	0.00	0.04	96	0.00	0.04	98	0.00	0.02	98
All Other Leases	0.00	0.15	73	0.00	0.15	72	0.00	0.16	69	0.00	0.17	68	0.00	0.11	70
Supplemental:															
Loans to Finance Comm Real Est	0.00	0.19	57	0.00	0.19	58	0.00	0.19	56	0.00	0.23	53	0.00	0.22	52
Foreign Office Loans & Leases	0.00	0.05	99	0.00	0.05	99	0.00	0.06	98	0.00	0.07	98	0.00	0.09	98
Memorandum (% of Avg Tot Loans):															
Loans & Lease Commitments	41.20	24.90	92	44.71	25.16	94	37.26	21.61	93	39.41	22.26	94	38.82	22.10	93
Officer, Shareholder Loans	1.16	1.00	64	1.39	1.07	67	0.00	1.07	5	0.94	1.14	52	1.07	1.17	55
Officer, Shareholder Loans to Assets	0.54	0.63	54	0.67	0.62	58	0.00	0.71	5	0.50	0.78	47	0.51	0.81	45
Other Real Estate Owned % Assets															
Construction & Land Development	0.00	0.00	78	0.00	0.01	70	0.00	0.01	59	0.00	0.02	51	0.00	0.03	46
Farmland	0.00	0.00	94	0.00	0.00	91	0.00	0.00	88	0.00	0.00	87	0.00	0.00	85
1-4 Family	0.00	0.00	67	0.00	0.00	58	0.00	0.01	44	0.00	0.01	35	0.00	0.01	33
Multifamily	0.00	0.00	97	0.00	0.00	97	0.00	0.00	95	0.00	0.00	92	0.00	0.00	91
Non-Farm Non-Residential	0.00	0.01	64	0.00	0.01	54	0.00	0.02	44	0.00	0.02	38	0.00	0.03	36
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	0.00	0.00	99
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	0.02	41	0.00	0.03	33	0.00	0.06	22	0.00	0.07	16	0.00	0.09	16
Direct and Indirect Inv	0.00	0.00	92	0.00	0.00	91	0.00	0.00	91	0.00	0.00	90	0.00	0.00	90
Total	0.00	0.03	38	0.00	0.04	31	0.00	0.07	21	0.00	0.09	15	0.00	0.11	16
Asset Servicing % Assets															
Mortgage Servicing w/ Recourse	0.00	0.05	82	0.00	0.08	81	0.00	0.05	81	0.00	0.11	79	0.00	0.09	80
Mortgage Servicing w/o Recourse	0.00	2.92	62	0.00	3.40	61	0.00	4.59	56	0.00	4.66	53	0.00	4.19	55
Other Financial Assets	0.00	1.48	66	0.00	1.69	66	0.00	1.63	64	0.00	1.55	65	0.00	1.38	66
Total	0.00	6.40	44	0.00	7.11	40	0.00	8.32	36	0.00	7.65	35	0.00	7.14	37

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Loan & Leases as a % of Tier 1 Capital Plus Allo	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Real Estate Loans	298.48	486.71	10	325.36	468.30	14	292.15	471.25	10	262.12	491.35	7	207.56	496.14	4
Construction & Development	65.36	56.36	64	49.01	51.86	49	66.05	49.22	72	28.93	50.65	26	35.12	50.40	34
1-4 Family Construction	8.57	13.77	39	8.55	12.89	42	14.97	11.25	67	9.23	12.07	45	11.19	11.95	53
Other Const & Land Development	56.79	40.51	72	40.46	37.09	57	51.08	36.34	73	19.71	36.67	25	23.93	36.47	30
Secured by Farmland	17.82	19.27	61	14.76	18.14	60	11.97	17.36	59	31.46	16.66	75	27.99	15.78	75
1-4 Family Residential	121.62	126.65	54	129.06	119.90	59	127.52	128.98	54	110.57	140.12	42	71.54	144.29	24
Home Equity Loans	0.00	11.90	7	0.00	12.17	6	0.00	14.15	6	0.32	17.58	7	0.40	19.59	8
1-4 Family 1st Lien Loans	120.70	108.69	61	128.09	102.26	66	126.39	108.89	64	108.77	115.02	53	69.57	116.50	32
1-4 Family Jr Lien Loans	0.92	2.50	29	0.97	2.36	32	1.13	2.90	30	1.48	3.65	30	1.57	4.00	30
Multifamily	12.16	33.44	21	33.23	31.95	60	2.38	31.01	5	10.13	31.42	17	3.13	31.36	5
Non-Farm Non-Residential	81.51	219.96	6	99.29	217.69	7	84.24	217.57	6	81.02	219.56	7	69.77	221.96	6
Owner Occupied Non-Farm Non-Residential	26.10	84.80	8	31.80	86.96	10	22.75	87.62	8	24.26	89.70	8	23.61	90.74	8
Other Non-Farm Non-Residential	55.41	131.52	11	67.50	126.74	16	61.50	126.22	14	56.76	126.44	11	46.17	127.26	9
RE Loans in Foreign Offices	N/A	7.01	N/A	N/A	12.68	N/A	N/A	8.42	N/A	N/A	10.02	N/A	N/A	9.36	N/A
Financial Institution Loans	0.00	0.00	94	0.00	0.00	94	0.00	0.01	92	0.00	0.01	92	0.00	0.01	91
Agricultural Loans	5.82	8.13	64	8.38	8.27	67	4.38	8.28	63	7.16	8.65	68	9.02	8.33	72
Commercial & Industrial Loans	197.94	85.74	91	190.73	92.44	89	214.26	135.86	82	238.40	96.55	93	254.19	96.02	94
Loans to Individuals	2.93	16.26	23	3.33	15.82	25	3.93	17.22	29	5.31	21.39	33	6.57	22.95	37
Credit Card Loans	0.00	0.24	71	0.00	0.23	70	0.00	0.28	66	0.00	0.31	66	0.00	0.33	66
Auto Loans	0.76	3.58	41	0.83	3.38	42	1.20	3.79	48	1.88	4.72	53	2.78	5.11	60
Municipal Loans	0.00	3.99	31	0.00	4.12	31	0.00	4.86	29	0.00	5.50	30	0.00	6.42	31
Non-Depository and Other	0.00	2.44	16	0.00	2.33	16	0.00	2.79	15	0.00	2.80	12	0.00	2.88	9
Loans to Foreign Governments	N/A	0.16	N/A	N/A	0.22	N/A	N/A	0.22	N/A	N/A	0.28	N/A	N/A	0.31	N/A
Lease Financing Receivables	0.00	0.44	78	0.00	0.45	78	0.00	0.63	74	0.00	0.75	74	0.00	0.80	72
Leases to Individuals	0.00	0.33	95	0.00	0.05	96	0.00	0.26	96	0.00	0.25	98	0.00	0.14	99
All Other Leases	0.00	0.92	73	0.00	0.95	76	0.00	1.09	71	0.00	1.13	72	0.00	0.82	71
Supplemental:															
Loans to Finance Commercial Real Estate	0.00	1.15	60	0.00	1.16	61	0.00	1.20	59	0.00	1.42	54	0.00	1.42	54
Foreign Office Loans & Leases	0.00	0.27	99	0.00	0.36	99	0.00	0.44	98	0.00	0.52	98	0.00	0.63	98
Commercial Real Estate Loans as a % of Tier 1 Capital Plus Allowance:															
Non-owner OCC Commercial Real Estate	132.94	234.46	16	149.74	222.33	21	129.92	215.40	16	95.83	219.47	9	84.42	220.14	7
Memo: NOO CRE 3-Year Growth Rate	82.72	64.21	72	105.26	48.00	87	27.25	41.39	38	4.80	47.49	8	-17.90	56.47	0
Total Commercial Real Estate	159.04	323.58	8	181.53	314.16	11	152.67	307.97	9	120.09	313.99	6	108.03	316.02	5
Commercial Real Estate Loans as a % of Total LN&LS:															
Construction & Development	12.94	9.05	73	9.29	8.48	60	12.83	7.47	85	5.64	7.84	35	7.36	7.69	50
Non-owner OCC Commercial Real Estate	26.32	37.19	20	28.37	36.11	27	25.24	32.49	28	18.68	33.88	12	17.69	33.53	9
Total Commercial Real Estate	31.48	51.60	11	34.39	51.17	12	29.66	46.37	12	23.41	48.39	8	22.63	48.05	6

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
% of Non-Current LN&LS by Loan Type	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Real Estate LNS-90+ Days P/D	0.00	0.01	65	0.00	0.01	67	0.00	0.02	59	0.00	0.02	53	0.00	0.03	52
-Nonaccrual	0.46	0.29	72	0.45	0.39	63	0.34	0.61	37	0.46	0.53	55	0.54	0.52	62
-Total	0.46	0.31	70	0.45	0.41	61	0.34	0.68	34	0.46	0.58	51	0.54	0.58	57
-30-89 DAYS P/D	0.00	0.21	11	0.12	0.18	47	0.16	0.25	48	0.60	0.37	75	0.05	0.35	16
Const & Land Dev-90+ Days P/D	0.00	0.00	94	0.00	0.03	95	0.00	0.00	90	0.00	0.00	91	0.00	0.00	90
-Nonaccrual	0.04	0.07	77	0.00	0.16	62	0.00	0.21	57	0.00	0.19	54	0.00	0.22	52
-Total	0.04	0.09	74	0.00	0.17	60	0.00	0.24	54	0.00	0.21	52	0.00	0.25	49
-30-89 DAYS P/D	0.00	0.10	65	0.00	0.10	65	0.00	0.11	62	4.51	0.21	97	0.00	0.19	50
1-4 Fam Cons & L Dev-90+ Days P/D	0.00	0.04	96	0.00	0.01	98	0.00	0.07	95	0.00	0.03	97	0.00	0.08	96
-Nonaccrual	0.32	0.02	92	0.00	0.03	88	0.00	0.04	86	0.00	0.05	85	0.00	0.09	82
-Total	0.32	0.03	90	0.00	0.04	87	0.00	0.09	83	0.00	0.07	83	0.00	0.12	80
-30-89 DAYS P/D	0.00	0.11	81	0.00	0.13	80	0.00	0.12	80	0.00	0.24	72	0.00	0.18	74
Other Const & Land Dev-90+ Days P/D	0.00	0.03	97	0.00	0.03	97	0.00	0.00	93	0.00	0.00	93	0.00	0.00	92
-Nonaccrual	0.00	0.06	74	0.00	0.14	68	0.00	0.21	61	0.00	0.18	60	0.00	0.21	56
-Total	0.00	0.06	73	0.00	0.16	67	0.00	0.23	59	0.00	0.20	58	0.00	0.23	54
-30-89 DAYS P/D	0.00	0.05	72	0.00	0.04	74	0.00	0.07	72	6.62	0.13	97	0.00	0.13	60
Secured by Farmland-90+ Day P/D	0.00	0.03	95	0.00	0.01	96	0.00	0.00	93	0.00	0.00	89	0.00	0.00	93
-Nonaccrual	0.78	0.21	85	1.33	0.39	84	2.17	0.68	83	1.05	0.62	76	0.86	0.63	76
-Total	0.78	0.23	84	1.33	0.40	84	2.17	0.74	82	1.05	0.67	75	0.86	0.66	75
-30-89 DAYS P/D	0.00	0.08	71	0.00	0.04	75	0.00	0.12	69	0.00	0.17	64	0.00	0.19	65
1-4 Family Mtg-90+ Days P/D	0.00	0.02	71	0.00	0.02	71	0.00	0.03	65	0.00	0.04	58	0.00	0.04	59
-Nonaccrual	0.35	0.28	64	0.46	0.38	64	0.36	0.55	43	0.79	0.56	68	1.20	0.61	81
-Total	0.35	0.32	62	0.46	0.42	62	0.36	0.61	39	0.79	0.63	64	1.20	0.67	78
-30-89 DAYS P/D	0.00	0.40	14	0.22	0.35	45	0.36	0.45	52	0.25	0.65	32	0.15	0.61	20
Home Equity Loans -90+ Days P/D	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A	0.00	0.01	86	0.00	0.01	86
-Nonaccrual	N/A	0.17	N/A	N/A	0.23	N/A	N/A	0.35	N/A	0.00	0.33	36	0.00	0.33	35
-Total	N/A	0.18	N/A	N/A	0.24	N/A	N/A	0.37	N/A	0.00	0.37	33	0.00	0.37	32
-30-89 DAYS P/D	N/A	0.25	N/A	N/A	0.16	N/A	N/A	0.21	N/A	0.00	0.29	40	0.00	0.33	33
1-4 Family 1st Lien Lns-90+ Days P/D	0.00	0.02	73	0.00	0.02	74	0.00	0.02	69	0.00	0.04	63	0.00	0.04	63
-Nonaccrual	0.35	0.27	66	0.46	0.37	65	0.36	0.53	46	0.81	0.55	68	1.24	0.61	81
-Total	0.35	0.31	63	0.46	0.41	63	0.36	0.59	43	0.81	0.63	64	1.24	0.68	77
-30-89 DAYS P/D	0.00	0.38	21	0.23	0.37	46	0.37	0.48	51	0.26	0.69	34	0.15	0.64	23
1-4 Family Jr Lien Lns-90+ Days P/D	0.00	0.13	95	0.00	0.00	94	0.00	0.00	91	0.00	0.01	90	0.00	0.01	89
-Nonaccrual	0.00	0.30	65	0.00	0.53	61	0.00	0.91	49	0.00	0.97	43	0.00	1.08	42
-Total	0.00	0.37	63	0.00	0.58	59	0.00	0.97	46	0.00	1.03	40	0.00	1.16	40
-30-89 DAYS P/D	0.00	0.33	65	0.00	0.24	68	0.00	0.37	57	0.00	0.70	44	0.00	0.61	43
Multifamily Loans-90+ Days P/D	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.02	97	0.00	0.03	96
-Nonaccrual	0.00	0.01	90	0.00	0.01	90	0.00	0.03	87	0.00	0.07	82	0.00	0.04	84
-Total	0.00	0.01	90	0.00	0.01	89	0.00	0.03	87	0.00	0.08	81	0.00	0.05	81
-30-89 DAYS P/D	0.00	0.00	93	0.00	0.00	93	0.00	0.03	87	0.00	0.05	83	0.00	0.06	81
Non-Farm Non-Res Mtg-90+ Days P/D	0.00	0.00	91	0.00	0.00	92	0.00	0.00	86	0.00	0.01	84	0.00	0.01	81
-Nonaccrual	0.96	0.25	88	0.68	0.38	75	0.31	0.60	49	0.01	0.42	18	0.02	0.38	21
-Total	0.96	0.27	87	0.68	0.39	75	0.31	0.62	47	0.01	0.44	17	0.02	0.44	19
-30-89 DAYS P/D	0.00	0.10	45	0.09	0.07	73	0.00	0.14	37	0.00	0.17	28	0.00	0.17	29
Own Occ Non-Farm Non-Res-90+ Days P/D	0.00	0.00	93	0.00	0.00	94	0.00	0.00	91	0.00	0.01	88	0.00	0.00	87
-Nonaccrual	2.98	0.28	96	2.12	0.42	92	1.17	0.69	74	0.03	0.59	27	0.05	0.54	30
-Total	2.98	0.30	96	2.12	0.43	91	1.17	0.71	73	0.03	0.62	26	0.05	0.58	29
-30-89 DAYS P/D	0.00	0.10	55	0.29	0.07	86	0.00	0.15	47	0.00	0.23	35	0.00	0.22	35
Other Non-Farm Non-Res-90+ Days P/D	0.00	0.02	96	0.00	0.01	96	0.00	0.00	93	0.00	0.00	92	0.00	0.00	90
-Nonaccrual	0.00	0.17	62	0.00	0.27	54	0.00	0.42	42	0.00	0.22	45	0.00	0.22	44
-Total	0.00	0.18	61	0.00	0.28	53	0.00	0.45	40	0.00	0.24	43	0.00	0.27	43
-30-89 DAYS P/D	0.00	0.06	69	0.00	0.05	71	0.00	0.10	63	0.00	0.08	57	0.00	0.08	58
RE Lns in Foreign Offices-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	0.02	N/A	N/A	0.23	N/A	N/A	0.31	N/A	N/A	0.33	N/A	N/A	0.00	N/A
-Total	N/A	0.02	N/A	N/A	0.23	N/A	N/A	0.31	N/A	N/A	0.33	N/A	N/A	0.00	N/A
-30-89 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	0.28	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	N/A	0.00	N/A	N/A	0.00	N/A
-Nonaccrual	N/A	0.10	N/A	N/A	0.16	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A
-Total	N/A	0.10	N/A	N/A	0.16	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.01	N/A
-30-89 DAYS P/D	N/A	0.02	N/A	N/A	0.03	N/A	N/A	0.02	N/A	N/A	0.03	N/A	N/A	0.11	N/A
Non-Current LN&LS (\$200)															
90 Days and Over Past Due	0			0			0		5,186			0			
Total Nonaccrual LN&LS	3,066			8,072			7,841		1,892			1,723			
Total Non-Current LN&LS	3,066			8,072			7,841		7,078			1,723			
LN&LS 30-89 Days Past Due	83			1,181			8,969		7,151			2,719			
Gtyd LN&LS 90+ Days P/D	0			0			0		0			0			
Gtyd LN&LS on Nonaccrual	0			0			0		0			0			
Gtyd LN&LS 30-89 Days P/D	0			0			0		0			0			
Restructured LN&LS 90+ Days P/D	0			0			0		0			0			
Restructured LN&LS Nonaccrual	88			86			97		104			116			
Restructured LN&LS 30-89 Days P/D	0			0			0		0			0			
Current 1-4 Family Restructured LN&LS	0			0			0		0			0			
Current Other Restructured LN&LS	0			48			133		140			160			
Current Total Restructured LN&LS	0			48			133		140			160			
Loans Secured 1-4 RE in Foreclosure	0			0			0		0			0			
Other Real Estate Owned	0			0			0		0			0			

FDIC Certificate # 55555
OCC Charter # 55555
Public Report

FRB District/ID_RSSD 11 / 555555
County: FIVE

FIFTH NATIONAL BANK
Analysis of Past Due, Nonaccrual & Restructured--Page 8A

FIVE, TX

PD, Nonacc & Rest Loans-b

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
% of Non-Current LN&LS by Loan Type	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Financial Institution 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	0.00	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	0.00	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
-30-89 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
Coml & Indust LNS-90+ Days P/D	0.00	0.02	74	0.00	0.01	77	0.00	0.01	78	1.42	0.02	98	0.00	0.01	72
-Nonaccrual	0.08	0.29	49	1.77	0.38	90	1.86	0.38	92	0.00	0.64	16	0.00	0.63	17
-Total	0.08	0.36	43	1.77	0.41	89	1.86	0.42	91	1.42	0.70	79	0.00	0.68	14
-30-89 DAYS P/D	0.02	0.23	35	0.16	0.17	64	2.44	0.17	98	1.27	0.28	93	0.67	0.29	82
Agricultural LNS-90+ Days P/D	0.00	0.00	94	0.00	0.12	96	0.00	0.00	93	0.00	0.00	92	0.00	0.02	95
-Nonaccrual	0.00	0.06	80	0.00	0.12	74	0.00	0.28	69	0.00	0.29	66	0.00	0.27	70
-Total	0.00	0.08	77	0.00	0.14	73	0.00	0.31	67	0.00	0.34	65	0.00	0.29	69
-30-89 DAYS P/D	0.00	0.05	74	0.00	0.03	77	0.00	0.06	71	0.00	0.13	66	0.00	0.10	70
Loans to Individuals-90+ Days P/D	0.00	0.03	69	0.00	0.02	73	0.00	0.02	69	0.00	0.02	67	0.00	0.03	61
-Nonaccrual	0.00	0.09	54	0.25	0.10	80	0.58	0.17	85	0.38	0.15	80	1.28	0.16	94
-Total	0.00	0.16	41	0.25	0.16	73	0.58	0.24	82	0.38	0.22	74	1.28	0.22	92
-30-89 DAYS P/D	0.05	0.52	29	0.58	0.42	71	0.34	0.51	48	0.86	0.63	67	1.26	0.56	81
Credit Card Plans-90+ Days P/D	N/A	0.22	N/A	N/A	0.13	N/A	N/A	0.15	N/A	N/A	0.26	N/A	N/A	0.20	N/A
-Nonaccrual	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.01	N/A	N/A	0.02	N/A	N/A	0.01	N/A
-Total	N/A	0.30	N/A	N/A	0.20	N/A	N/A	0.23	N/A	N/A	0.38	N/A	N/A	0.27	N/A
-30-89 DAYS P/D	N/A	1.12	N/A	N/A	0.90	N/A	N/A	1.10	N/A	N/A	1.20	N/A	N/A	0.95	N/A
Auto Loans	0.00	0.00	87	0.00	0.00	90	0.00	0.00	86	0.00	0.01	86	0.00	0.02	80
-Nonaccrual	0.00	0.07	67	0.00	0.08	67	0.21	0.13	72	0.94	0.16	90	2.97	0.14	97
-Total	0.00	0.09	60	0.00	0.10	62	0.21	0.16	70	0.94	0.18	90	2.97	0.19	96
-30-89 DAYS P/D	0.00	0.40	45	0.22	0.34	58	0.16	0.44	50	0.97	0.62	70	2.77	0.66	90
Non-depository, Other and Muni-90+ Days P/E	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	0.02	N/A	N/A	0.07	N/A	N/A	0.06	N/A	N/A	0.03	N/A	N/A	0.05	N/A
-Total	N/A	0.05	N/A	N/A	0.12	N/A	N/A	0.12	N/A	N/A	0.07	N/A	N/A	0.07	N/A
-30-89 DAYS P/D	N/A	0.10	N/A	N/A	0.18	N/A	N/A	0.14	N/A	N/A	0.17	N/A	N/A	0.29	N/A
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	0.04	N/A	N/A	0.04	N/A	N/A	0.06	N/A	N/A	0.05	N/A	N/A	0.07	N/A
-Total	N/A	0.06	N/A	N/A	0.04	N/A	N/A	0.08	N/A	N/A	0.09	N/A	N/A	0.09	N/A
-30-89 DAYS P/D	N/A	0.18	N/A	N/A	0.05	N/A	N/A	0.20	N/A	N/A	0.24	N/A	N/A	0.13	N/A
Leases to Individuals-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	0.00	N/A	N/A	0.02	N/A	N/A	0.04	N/A	N/A	0.03	N/A	N/A	0.01	N/A
-Total	N/A	0.00	N/A	N/A	0.02	N/A	N/A	0.04	N/A	N/A	0.03	N/A	N/A	0.01	N/A
-30-89 DAYS P/D	N/A	0.00	N/A	N/A	0.06	N/A	N/A	0.28	N/A	N/A	0.38	N/A	N/A	0.92	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	0.06	N/A	N/A	0.08	N/A	N/A	0.07	N/A	N/A	0.05	N/A	N/A	0.05	N/A
-Total	N/A	0.06	N/A	N/A	0.09	N/A	N/A	0.09	N/A	N/A	0.09	N/A	N/A	0.07	N/A
-30-89 DAYS P/D	N/A	0.72	N/A	N/A	0.13	N/A	N/A	0.27	N/A	N/A	0.19	N/A	N/A	0.11	N/A
Total LN&LS-90+ Days Past Due	0.00	0.02	42	0.00	0.01	45	0.00	0.02	42	0.66	0.04	98	0.00	0.03	33
-Nonaccrual	0.30	0.30	58	0.92	0.39	84	0.97	0.59	78	0.24	0.55	26	0.25	0.55	30
-Total	0.30	0.36	54	0.92	0.44	82	0.97	0.65	75	0.90	0.62	73	0.25	0.63	24
-30-89 DAYS P/D	0.01	0.26	9	0.13	0.22	42	1.11	0.30	92	0.91	0.43	84	0.40	0.41	56
Other Pertinent Ratios:															
Non-Cur LN&LS to LN&LS Allowance	18.12	30.82	43	50.23	35.59	73	55.34	50.61	63	58.17	59.81	56	16.94	59.82	18
-Equity Capital	1.92	2.68	48	4.94	2.60	78	4.90	4.21	65	4.61	3.95	64	1.27	4.13	21
% Total P/D LN&LS-Incl Nonaccrual	0.31	0.67	28	1.05	0.70	74	2.08	0.99	86	1.81	1.09	80	0.65	1.08	32
Non Curr LNS+OREO to LNS+OREO	0.30	0.40	51	0.92	0.50	78	0.97	0.75	69	0.90	0.75	65	0.25	0.78	20
Non Curr LNS+OREO to T1 Cap + Allow	1.52	2.48	44	4.84	3.04	75	4.99	4.82	60	4.62	4.80	55	1.20	5.09	15
Rest+Nonac+RE Acq to Eqcap+ALLL	1.73	3.69	35	4.53	3.88	65	4.58	5.64	51	1.23	5.62	12	1.29	6.27	13
Non-Curr Restruct Debt/Gr LN&LS	0.01	0.05	49	0.01	0.08	40	0.01	0.11	33	0.01	0.10	35	0.02	0.10	35
Curr+Non-Curr Restruct/GR LN&LS	0.01	0.18	22	0.02	0.26	19	0.03	0.33	18	0.03	0.34	17	0.04	0.38	18
Current Restruct LN&LS	0.00	0.11	28	0.01	0.16	27	0.02	0.20	29	0.02	0.21	25	0.02	0.25	25
Loans Sec 1-4 Fam RE in Foreclosure as % Total	0.00	0.03	62	0.00	0.04	59	0.00	0.07	51	0.00	0.10	42	0.00	0.13	40
Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D	N/A	2.11	N/A	N/A	3.19	N/A	N/A	0.82	N/A	0.00	0.27	90	N/A	0.05	N/A
Gtyd Nonaccrual LN&LS / Nonaccrual LN&LS	0.00	1.97	74	0.00	1.94	71	0.00	2.20	68	0.00	2.63	67	0.00	2.25	67
Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D	0.00	0.56	81	0.00	0.98	82	0.00	0.52	82	0.00	0.34	82	0.00	0.58	79

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Long Assets Insts w/Options															
Mortgage Loans & Pass Thrus	21.25	16.24	69	15.66	15.44	55	21.90	15.08	78	21.47	16.61	72	17.97	16.38	58
Loans & Securities Over 15 Years	15.76	5.69	91	10.10	5.73	78	12.26	4.86	87	9.64	4.76	83	5.30	3.95	68
Loans & Securities 5-15 Years	4.83	4.48	61	5.01	4.28	64	9.24	4.03	88	11.41	4.61	91	12.20	5.10	90
Other Loans and Securities	59.82	69.57	16	52.62	63.99	13	56.81	65.88	18	60.34	67.48	22	63.40	68.73	29
Loans & Securities Over 15 Years	0.97	4.16	28	1.01	4.34	27	0.84	3.73	27	0.25	2.84	15	0.38	2.82	22
Loans & Securities 5-15 Years	6.15	15.18	15	7.10	15.30	19	10.88	12.98	40	7.98	12.84	27	8.84	13.23	30
Total Loans & Securities Over 15 Years	16.73	10.90	74	11.11	10.80	57	13.10	9.28	73	9.89	8.26	68	5.68	7.27	48
CMO'S Total	0.00	2.29	21	0.00	2.49	20	0.00	2.24	22	0.00	2.51	20	0.00	2.44	21
Avg Life Over 3 Years	0.00	1.83	23	0.00	1.60	27	0.00	1.12	30	0.00	1.55	22	0.00	1.91	22
Structured Notes	0.00	0.09	74	0.00	0.05	79	0.00	0.00	88	0.00	0.02	79	0.00	0.05	76
Mortgage Servicing (FV)	0.00	0.05	60	0.00	0.04	59	0.00	0.04	56	0.00	0.05	54	0.00	0.05	54
Total	0.00	0.18	44	0.00	0.13	45	0.00	0.07	50	0.00	0.10	45	0.00	0.14	41
Overall Risk Indicators															
Available for Sale	32.82	17.27	88	19.90	18.03	60	20.44	14.11	73	25.45	13.37	87	33.41	13.89	96
Held to Maturity	0.00	2.03	47	0.00	0.89	53	0.00	0.48	57	0.00	0.87	53	0.00	1.26	49
Off Balance Sheet	37.90	18.68	96	36.02	17.78	97	43.79	17.20	98	35.11	18.67	95	31.29	18.23	92
Unrealized Appreciation/Depreciation	0.00	-0.41	98	0.00	0.00	74	0.00	0.01	64	0.00	0.01	62	0.00	-0.02	87
Unrealized App/Dep % Tier 1 Cap	0.00	-4.11	98	0.00	0.01	74	0.00	0.14	64	0.00	0.11	62	0.00	-0.17	87
Contractual Mat/Reprice Data															
Loans/Securities Over 3 Year	38.08	53.58	15	33.95	51.31	14	41.82	44.68	39	34.07	45.86	21	34.91	47.06	21
Liabilities Over 3 Year	0.21	0.87	30	0.15	1.22	18	0.72	1.67	39	0.98	1.93	42	0.54	1.88	29
Net Over 3 Year Position	37.87	52.40	16	33.80	49.69	16	41.10	42.51	43	33.09	43.60	22	34.37	44.86	24
Loans/Securities Over 1 Year	52.96	67.64	15	44.66	64.10	11	50.71	63.79	16	40.10	61.41	9	48.19	61.68	15
Liabilities Over 1 Year	1.08	4.69	13	1.43	4.32	18	1.54	5.99	13	1.80	7.46	11	1.51	8.40	9
Net Over 1 Year Position	51.88	62.17	21	43.23	59.19	15	49.17	56.88	25	38.31	53.04	15	46.68	52.42	31
Non-Maturity Deposits	86.93	71.01	94	85.89	73.73	93	82.40	68.14	92	81.95	61.71	95	82.87	61.85	95
Non-Maturity Deps % Long Assets	228.29	138.13	91	253.01	150.96	91	197.06	162.53	75	240.52	143.03	89	237.35	139.24	91
Net Over 3 Year Position	-48.85	-16.94	4	-51.94	-21.64	5	-40.59	-23.30	15	-47.88	-15.78	2	-47.95	-14.76	3
As % Tier 1 Capital															
Structured Notes	0.00	0.96	74	0.00	0.59	79	0.00	0.05	88	0.00	0.25	79	0.00	0.52	76
Mortgage Servicing (FV)	0.00	0.48	60	0.00	0.47	59	0.00	0.49	56	0.00	0.46	54	0.00	0.50	54
Total	0.00	1.85	44	0.00	1.44	45	0.00	0.75	50	0.00	1.04	45	0.00	1.44	41

FDIC Certificate # 18576
OCC Charter # 0
Public Report

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County: FIVE

BANK OF TEXAS
Liquidity & Funding--Page 10

FIVE, TX

Liquidity & Funding

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Deposits															
Individ, Partnerships, and Corp.	96.80	88.96	84	99.39	89.28	94	98.55	89.38	91	98.71	88.79	92	98.71	89.26	92
U.S. Govt, States & Political Sub in U.S.	3.20	9.79	21	0.61	9.40	7	1.45	8.96	13	1.29	9.38	11	1.29	9.05	12
Comml Banks & Other Dep Inst. in U.S.	0.00	0.50	46	0.00	0.54	46	0.00	0.81	43	0.00	0.97	40	0.00	0.84	42
Banks in Foreign Countries	0.00	0.02	99	0.00	0.02	98	0.00	0.03	98	0.00	0.11	98	0.00	0.12	98
Foreign Govts and Official Inst.	0.00	0.03	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total deposits	100.00	100.00	92	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93	100.00	100.00	93
Domestic Demand Deposits	54.98	28.14	96	47.98	26.79	92	40.27	22.83	88	40.69	16.91	95	38.70	16.51	94
Domestic Other Transaction Accts	0.47	13.24	12	0.41	12.89	10	0.61	10.73	11	0.82	8.68	11	0.88	8.73	10
Domestic Nontransaction Accts	44.55	56.33	22	51.61	58.11	40	59.12	64.55	45	58.49	72.88	22	60.43	73.26	26
Total Domestic Deposits	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
Deposits in Foreign Offices	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	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/Funding Ratios															
Net Non Core Fund Dep \$250M	26.76	2.58	96	31.57	-7.91	99	38.39	-3.83	99	36.61	3.22	99	29.95	5.20	97
Core Deposits	52.40	81.32	1	46.05	82.03	0	40.09	79.11	0	40.35	76.84	0	42.81	77.07	1
Short Term Non Core Funding	27.64	6.54	98	31.87	4.48	99	38.73	5.53	99	40.14	6.93	99	42.41	7.36	99
S.T Inv to S.T. Ncore Fund	49.07	227.59	35	55.25	505.15	13	43.59	375.25	10	43.98	193.02	24	57.55	158.19	40
S.T. Asset to S.T. Liabilities	166.45	173.44	59	155.70	249.06	38	128.41	202.40	36	138.66	159.15	51	127.01	153.33	50
Net S.T. Liabilities to Assets	-19.54	-4.95	13	-18.86	-11.75	28	-11.81	-9.24	41	-16.87	-5.26	19	-12.87	-4.41	24
Net Loans & Leases to Deposits	103.04	73.79	94	102.36	67.94	97	100.14	75.84	92	99.42	82.43	87	83.28	83.06	46
Net LN&LS to Core Deposits	156.64	80.01	98	171.32	72.55	99	195.35	82.44	99	196.71	91.22	99	165.76	91.78	98
Brkr Dep Mat < 1 Yr to Brkr Deps	N/A	41.20	N/A	N/A	33.56	N/A	N/A	37.71	N/A	N/A	44.39	N/A	N/A	44.57	N/A
Brokered Deposits to Deposits	0.00	1.56	58	0.00	0.92	63	0.00	1.26	59	0.00	1.73	52	0.00	2.15	49
Listing Service Dep to Deposits	0.00	0.29	75	0.00	0.35	74	0.00	0.59	71	0.00	0.69	68	0.00	0.64	69
List Service and Brkrd Dep to Deps	0.00	2.18	52	0.00	1.52	55	0.00	2.18	50	0.00	2.78	44	0.00	3.16	41
Sec Bor + sec FFP to Tot Bor + FFP	0.00	2.41	85	0.00	2.55	85	0.00	7.75	76	0.00	1.92	82	0.00	0.31	89
Recip Brkrd Dep to Tot Brkrd Dep	N/A	3.68	N/A	N/A	2.96	N/A	N/A	2.44	N/A	N/A	3.47	N/A	N/A	5.09	N/A
Total Deposits															
Individ, Partnerships, and Corp.	449,015			414,927			332,281			311,390			316,089		
U.S. Govt, States & Political Sub in U.S.	14,854			2,550			4,887			4,073			4,116		
Comml Banks & Other Dep Inst. in U.S.	0			0			0			0			0		
Banks in Foreign Countries	0			0			0			0			0		
Foreign Govts and Official Inst.	0			0			0			0			0		
Total Deposits	463,869			417,477			337,168			315,463			320,205		
Domestic Demand Deposits	255,037			200,301			135,784			128,374			123,906		
Domestic Other Transaction Accts	2,198			1,698			2,050			2,580			2,807		
Domestic Nontransaction Accts	206,634			215,478			199,334			184,509			193,492		
Total Domestic Deposits	463,869			417,477			337,168			315,463			320,205		
Deposits in Foreign Offices	N/A			N/A			N/A			N/A			N/A		
Total Deposits	463,869			417,477			337,168			315,463			320,205		
Other Liquidity/Funding Data															
Non Core Liabilities \$250M	208,900			231,186			203,183			185,689			171,692		
Short Term Non Core Funding	160,923			172,599			166,990			158,636			159,381		
Core Deposits	305,146			249,432			172,840			159,438			160,875		
Time Deps \$250M & Under Mat < 1 Yr	10,306			10,757			12,226			13,841			19,578		
Time Deps \$250M & Under Mat > 1 Yr	16			134			266			267			484		
Time Deps over \$250M Mat < 1 Yr	158,183			164,509			163,796			155,754			159,330		
Time Deps over \$250M Mat > 1 Yr	540			3,536			531			271			1		
Fed Home Loan Bor Mat < 1 Yr	2,740			8,090			3,194			2,882			51		
Fed Home Loan Bor Mat > 1 Yr	47,437			55,051			35,662			26,782			12,310		
Other Borrowing Mat < 1 Year	0			0			0			0			0		
Other Borrowing Mat > 1 Year	0			0			0			0			0		
Secured Other Borrowings	0			0			0			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	0			0			0			0			0		
Reciprocal Brokered Deposits	0			0			0			0			0		

FDIC Certificate # 55555
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FIFTH NATIONAL BANK
Liquidity & Investment Portfolio--Page 10A

Liquidity & Inv Portfolio

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
Percent of Total Assets	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Short Term Investments	16.60	5.24	92	28.10	11.45	92	17.45	9.95	83	20.37	6.16	96	19.31	4.98	95
Marketable Equity Sec (MES)	0.01	0.02	71	0.01	0.03	69	0.01	0.03	69	0.01	0.03	68	0.00	0.03	67
Net LN&LS & SBLC to Assets	48.06	68.15	8	48.45	62.70	13	58.52	68.42	20	56.25	72.67	9	47.91	72.71	4
Pledged Assets	3.38	35.09	1	3.68	31.35	3	4.82	34.98	3	0.00	37.51	1	0.00	38.04	1
Securities Mix															
% Total Securities															
US Treas & Govt Agencies	44.78	22.24	80	33.37	17.11	78	0.00	12.70	14	26.77	16.18	72	39.25	19.67	80
Municipal Securities	25.57	21.47	58	47.19	22.92	82	63.27	25.06	91	35.55	19.66	75	27.66	21.31	62
Pass-Through Mtg Backed Secs	29.64	22.25	66	19.40	25.12	46	36.70	24.83	71	37.66	26.50	68	33.08	24.41	67
CMO & REMIC Mtg Backed Secs	0.00	8.27	22	0.00	8.42	23	0.00	9.57	23	0.00	11.50	22	0.00	10.92	21
Commercial Mtg Back Secs	0.00	4.20	33	0.00	5.48	33	0.00	5.64	38	0.00	6.09	37	0.00	4.80	44
Asset Backed Securities	0.00	0.62	76	0.00	0.83	75	0.00	1.20	75	0.00	0.85	79	0.00	0.40	82
Structured Financial Products	0.00	0.59	69	0.00	0.00	93	0.00	0.01	92	0.00	0.01	91	0.00	0.01	91
Other Domestic Debt Secs	0.00	3.65	36	0.00	3.33	39	0.00	3.52	43	0.00	2.38	48	0.00	2.40	47
Foreign Debt Securities	0.00	0.00	92	0.00	0.00	93	0.00	0.01	92	0.00	0.02	90	0.00	0.04	88
Inv Mut Fnd & Oth Mktbl	0.02	0.13	69	0.03	0.19	68	0.03	0.25	67	0.02	0.31	66	0.01	0.25	66
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	-0.43	98	0.00	-0.04	96	0.00	0.00	94	0.00	0.00	92	0.00	-0.06	96
App (Dep) in AFS sec to AFS Sec	-4.66	-10.44	91	1.03	0.11	80	2.99	2.44	67	0.98	0.79	64	-1.51	-1.60	53
App (Dep) in HTM Sec to HTM Sec	N/A	-7.92	N/A	N/A	1.13	N/A	N/A	2.85	N/A	N/A	1.48	N/A	N/A	-0.92	N/A
App (Dep) in HTM Sec to Eqty Cap	0.00	-4.54	98	0.00	0.01	74	0.00	0.13	64	0.00	0.10	62	0.00	-0.16	87
Pledged Securities to Tot Sec	10.29	33.00	24	18.47	30.50	33	23.58	38.60	30	0.00	38.16	6	0.00	40.23	8
Pledged Loans to Total Loans	0.00	37.65	5	0.00	36.53	5	0.00	41.38	4	0.00	42.53	4	0.00	39.69	5
Loans Held for Sale to Total Loans	0.00	0.09	48	0.00	0.29	36	0.00	0.66	34	0.00	0.38	34	0.00	0.23	35
Short Term Investments	350,056			506,678			240,138			283,657			276,271		
Short Term Assets	464,793			622,602			281,501			357,133			425,597		
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	71,236			66,289			66,338			0			0		
Pledged Loans & Leases	0			0			0			0			0		
Loans Held for Sale	0			0			0			0			0		

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Capital Ratios															
Percent of Bank Equity:															
Net Loans & Leases (x)	6.27	7.86	22	5.29	6.29	24	4.97	6.62	15	5.05	6.46	14	5.00	6.71	12
Subord Notes & Debentures	0.00	0.07	98	0.00	0.08	98	0.00	0.11	97	0.00	0.18	96	0.00	0.12	98
Com RE & Related Ventures	185.33	358.15	10	151.53	283.53	10	147.63	272.68	12	109.89	273.08	7	111.61	282.45	6
Percent of Average Bank Equity:															
Net Income	18.68	14.10	80	7.07	12.68	7	6.39	10.74	12	14.24	11.25	79	22.53	11.71	96
Dividends	3.17	4.02	43	2.35	3.81	38	5.18	4.02	64	9.28	4.41	82	7.60	4.08	76
Retained Earnings	15.51	9.76	89	4.71	8.42	18	1.21	6.32	10	4.96	6.36	34	14.93	7.13	96
Other Capital Ratios:															
Dividends to Net Operating Income	16.98	26.70	36	33.28	28.89	56	81.12	36.45	89	65.19	37.82	75	33.72	33.26	51
Bank Eq Cap + Min Int to Assets	7.59	8.86	29	9.05	9.98	32	11.64	10.41	77	11.02	11.30	46	9.47	10.88	24
Growth Rates:															
Total Equity Capital	-1.94	-5.96	56	1.96	9.46	16	4.34	12.20	15	13.28	12.92	63	18.94	10.72	82
Equity Growth Less Asst Growth	-18.86	-12.60	33	-29.09	-4.18	2	5.54	-8.91	92	15.94	4.37	91	3.53	2.83	59
Intang Assets % Bank Equity															
Mortgage Servicing Rights	0.00	0.44	60	0.00	0.39	59	0.00	0.40	56	0.00	0.37	54	0.00	0.38	54
Goodwill	5.52	4.63	65	5.42	4.23	64	5.52	4.62	62	5.76	5.49	58	6.53	5.53	61
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	5.52	6.20	56	5.42	5.60	56	5.52	6.08	55	5.76	7.10	51	6.53	7.04	55
Leverage Ratio	9.15	10.00	30	8.89	9.53	37	10.71	9.71	78	10.66	10.51	59	9.76	10.34	39
Standardized Capital Ratios															
Com Equity Tier 1 Cap Ratio	14.93	13.20	77	14.39	13.57	67	15.88	13.55	82	15.08	13.45	77	15.36	13.26	81
Tier 1 Capital Ratio	14.93	13.25	76	14.39	13.59	67	15.88	13.58	82	15.08	13.48	77	15.36	13.28	80
Total Capital Ratio	16.19	14.28	77	15.64	14.69	69	17.14	14.75	82	16.33	14.48	78	16.61	14.28	81
Adv App Cap Ratios															
Com Equity Tier 1 Cap Ratio	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
Tier 1 Capital Ratio	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 Capital Ratio	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
End of Period Capital (\$000)															
Perpetual Preferred		0			0			0			0			0	
+ Common Stock		7,500			7,500			7,500			7,500			7,500	
+ Surplus		94,500			84,599			84,599			84,599			84,599	
+ Retained Earnings		91,925			67,472			59,853			57,933			50,697	
+ Accum Other Comp Income		-33,838			3,675			8,160			3,424			-7,335	
+ Other Equity Capital Comp		0			0			0			0			0	
Total Bank Equity Capital		160,087			163,246			160,112			153,456			135,461	
Minority Interest Cons Subs		0			0			0			0			0	
Total Bank Capital & Min Int		160,087			163,246			160,112			153,456			135,461	
Subordinated Notes & Debentures		0			0			0			0			0	
Changes in Bank Equity (\$000)															
Balance at Beginning of Period		163,246			160,112			153,456			135,461			113,892	
+ Net Income		29,452			11,419			10,170			20,786			26,989	
+ Sales or Purchase of Capital		0			0			0			0			0	
+ Merger & Absorptions		0			0			0			0			0	
+ Restate due to Acctg Error&Chg		0			0			0			0			0	
+ Trans with Parent		9,901			0			0			0			7,500	
- Dividends		5,000			3,800			8,250			13,550			9,101	
+ Other Comprehensive Income		-37,513			-4,485			4,737			10,759			-3,819	
Balance at End of Period		160,087			163,246			160,113			153,456			135,461	
Intangible Assets															
Mortgage Servicing Rights		0			0			0			0			0	
+ 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		8,842			8,842			8,842			8,842			8,842	
Total Intangibles		8,842			8,842			8,842			8,842			8,842	
Total Assets for Leverage Ratio:															
Average Total Consolidated Assets		2,031,631			1,704,434			1,345,145			1,333,847			1,381,301	
Less: Ded from CET1 Cap & add T1C		8,842			8,842			8,842			8,842			8,842	
Less: Other Deductions		0			0			0			0			0	
Total Assets for Leverage Ratio		2,022,789			1,695,592			1,336,303			1,325,005			1,372,459	

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Capital Analysis (\$000)					
Common Equity Tier 1 Capital: (\$000)					
Common Stock Plus Related Surplus	102,001	92,099	92,099	92,099	92,099
Retained Earnings	91,925	67,472	59,853	57,933	50,697
Accum Other Comprehensive Inc (AOCl)	-33,838	3,675	8,160	3,424	-7,335
Common Equity T1 Minority Interest	0	0	0	0	0
Common Equity T1 Cap Before Adj/Ded	160,088	163,246	160,112	153,456	135,461
Common Equity Tier 1 Capital: Adj/Ded					
Less: Goodwill	8,842	8,842	8,842	8,842	8,842
Less: Intangible Assets	0	0	0	0	0
Less: DTA (NOL & Tax Credit Only)	0	0	0	0	0
AOCl-Related Adjustments-Opt Out	-33,838	3,675	8,160	3,424	-7,335
AOCl-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	0	0
Subtotal before Threshold Limits	185,084	150,729	143,110	141,190	133,954
Less: Sig Inv, MSAs, DTA > 10% Limit	N/A	N/A	N/A	0	0
Less: Sig Inv, MSAs, DTA > 15% Limit	N/A	N/A	N/A	0	0
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	185,084	150,729	143,110	141,190	133,954
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	185,084	150,729	143,110	141,190	133,954
Tier 2 Capital:					
T2 Cap Instruments & Related Surplus	0	0	0	0	0
Non-qualifying Capital Instruments	0	0	0	0	0
Tot Cap Min Int Not Incl in T1 Cap	0	0	0	0	0
ALLL in Tier 2 Capital	15,539	13,136	11,302	11,715	10,903
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	0
Tier 2 Capital Before Deductions	15,539	13,136	11,302	11,715	10,903
Exited Adv App T2C Before Deductions	N/A	N/A	N/A	N/A	N/A
Less: Tier 2 Capital Deductions	0	0	0	0	0
Tier 2 Capital - Standardized Approaches	15,539	13,136	11,302	11,715	10,903
Tier 2 Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A
Total Capital - Standardized Approaches	200,623	163,865	154,412	152,905	144,857
Total Capital - Advanced Approaches	N/A	N/A	N/A	N/A	N/A

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Risk Weighted Assets					
On BS Assets and Securitization Exp					
2% Category	0	0	0	0	0
4% Category	0	0	0	0	0
20% Category	96,351	63,891	63,807	63,115	88,033
50% Category	121,262	107,336	100,488	85,055	53,139
100% Category	846,015	707,818	605,655	651,638	614,498
150% Category	24	0	3	6	2
250% Category	0	0	0	N/A	N/A
300% Category	0	0	0	0	0
400% Category	0	0	0	0	0
600% Category	0	0	0	0	0
1250% Category	0	0	0	0	0
Other Risk-Weighting App Categories	0	0	0	0	0
Tot RWA Securitization Exp SSFA Mthd	0	0	0	0	0
Total RWA Securitization Exp Gross-Up	0	0	0	0	0
On-Balance Sheet Risk Weighted Assets	1,063,651	879,045	769,953	799,814	755,671
Memo - 0% Category - \$	579,831	564,676	247,425	255,224	278,307
Off BS/Oth Items Subj to Risk Weighting					
2% Category	0	0	0	0	0
4% Category	0	0	0	0	0
10% Category	0	0	0	0	0
20% Category	0	0	0	0	0
50% Category	0	0	0	0	0
100% Category	179,447	171,822	134,214	137,409	116,560
150% Category	0	0	0	0	0
625% Category	0	0	0	0	0
937.5% Category	0	0	0	0	0
1250% Category	0	0	0	0	0
1250% Category Securitization Exp	0	0	0	0	0
Oth Risk-Weighting App Categories	0	0	0	0	0
Tot RWA Securitization Exp SSFA Mthd	0	0	0	0	0
Total RWA Securitization Exp Gross-Up	0	0	0	0	0
Tot Deriv, Off-BS and Oth - Risk Wght	179,447	171,822	134,214	137,409	116,560
Memo - 0% Category - \$	0	0	0	0	0
Standardized Market Risk Weighted Assets	0	0	0	0	0
Risk-Weighted Asset Before Ded	1,243,099	1,050,867	904,167	937,223	872,232
- Excess Allowable LN&LS Loss	3,677	3,285	3,226	769	65
- Allocated Transfer Risk Reserve	0	0	0	0	0
Total Risk Weighted Assets	1,239,422	1,047,582	900,941	936,454	872,167
Current Credit Exposure All Derivatives	0	0	0	0	0
Derivatives Notional Prin Amounts					
OTC Contracts Total	0	0	0	0	0
Interest Rate	0	0	0	0	0
All Other	0	0	0	0	0
Centrally Cleared Contracts Total	0	0	0	0	0
Interest Rate	0	0	0	0	0
All Other	0	0	0	0	0

FDIC Certificate # 55555
OCC Charter # 55555
Public Report

FRB District/ID_RSSD 11 / 555555
County: FIVE

FIFTH NATIONAL BANK
Capital Analysis--Page 11C

FIVE, TX

Capital Analysis-d

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
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	0	0	0	0	0
- Ineligible Intangibles	8,842	8,842	8,842	8,842	8,842
- Cumul Change F.V. Financial Liab	N/A	N/A	N/A	N/A	N/A
Net Tier 1	185,084	150,729	143,110	141,190	133,954
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	15,539	13,136	11,302	11,715	10,903
+ Unrl Gain Mktbl Eqty 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	15,539	13,136	11,302	11,715	10,903
Total RBC Before Deductions					
Tier 1 & Tier 2	200,623	163,865	154,412	152,905	144,857
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	200,623	163,865	154,412	152,905	144,857
Risk-Weighted Assets					
On-Balance Sheet					
Category Two - 20%	96,351	63,891	63,807	63,115	88,033
Category Three - 50%	121,262	107,336	100,488	85,055	53,139
Category Four - 100%	846,015	707,818	605,655	651,638	614,498
Total On-Balance Sheet	1,063,651	879,045	769,953	799,814	755,671
Memo: Category One - 0%	579,831	564,676	247,425	255,224	278,307
Off-Balance Sheet					
Category Two - 20%	0	0	0	0	0
Category Three - 50%	0	0	0	0	0
Category Four - 100%	179,447	171,822	134,214	137,409	116,560
Total Off-Balance Sheet	179,447	171,822	134,214	137,409	116,560
Memo: Category One - 0%	0	0	0	0	0
Adjustments to Risk-Wgt Assets					
Risk-Weighted Asset Before Ded	1,243,099	1,050,867	904,167	937,223	872,232
- Excess Allowable LN&LS Loss Al	3,677	3,285	3,226	769	65
- Allocated Transfer Risk Reserve	0	0	0	0	0
+ Mkt Risk Asset & Fin Sub Adj	N/A	N/A	N/A	N/A	N/A
Total Risk-Weighted Assets	1,239,422	1,047,582	900,941	936,454	872,167

	12/31/2022			12/31/2021			12/31/2020			12/31/2019			12/31/2018		
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	4.39	4.24	64	2.68	3.32	12	3.11	3.63	17	4.05	4.30	30	4.45	4.32	61
- Interest Expense	0.63	0.73	43	0.08	0.21	11	0.12	0.38	8	0.31	0.85	7	0.31	0.76	12
Net Interest Income (TE)	3.76	3.52	70	2.60	3.09	16	2.99	3.24	29	3.74	3.47	74	4.14	3.57	85
+ Noninterest Income	0.29	0.61	19	0.35	0.77	17	0.37	0.96	18	0.43	0.89	24	0.43	0.82	24
- Noninterest Expense	2.04	2.42	28	1.83	2.42	16	2.15	2.57	28	2.04	2.78	16	2.07	2.78	15
Pre-Provision Net Revenue (TE)	2.01	1.77	69	1.12	1.49	24	1.21	1.72	19	2.14	1.64	81	2.51	1.69	91
- Provision: Loan & Lease Losses	-0.24	0.10	2	0.14	0.05	77	0.39	0.21	82	0.44	0.12	90	-1.90	0.13	0
- Provision: Credit Loss Oth Assets	N/A	0.03	N/A	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	2.24	1.65	82	0.98	1.44	19	0.83	1.49	11	1.69	1.51	66	4.41	1.55	98
+ Realized Gains/Losses Sec	0.00	-0.01	91	0.00	0.00	76	0.00	0.01	65	0.00	0.01	64	0.00	0.00	81
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	89	-0.38	0.00	0	0.00	0.00	89	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Net Operating Income (TE)	2.24	1.62	82	0.60	1.45	5	0.83	1.52	10	1.70	1.53	65	4.41	1.53	98
Net Operating Income	2.22	1.30	92	0.57	1.17	8	0.78	1.23	15	1.65	1.22	83	4.35	1.24	98
Net Inc Attrib Min Ints	0.00	0.00	98	0.00	0.00	96	0.00	0.00	97	0.00	0.00	97	0.00	0.00	97
Net Income Adjusted Sub S	1.77	1.26	85	0.47	1.13	5	0.65	1.19	10	1.34	1.19	66	3.48	1.20	98
Net Income	2.22	1.31	92	0.57	1.17	8	0.78	1.23	15	1.65	1.22	83	4.35	1.24	98
Margin Analysis:															
Int Inc (TE) to Avg Earn Assets	4.60	4.46	63	2.80	3.49	12	3.27	3.83	18	4.25	4.58	26	4.60	4.58	52
Int Expense to Avg Earn Assets	0.66	0.77	43	0.09	0.22	11	0.12	0.40	8	0.33	0.90	7	0.32	0.80	11
Net Int Inc-TE to Avg Earn Assets	3.94	3.70	67	2.71	3.26	16	3.15	3.42	28	3.92	3.69	69	4.28	3.78	82
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	-0.43	0.06	0	0.01	0.04	55	1.17	0.10	96	-0.21	0.12	1	-3.97	0.11	0
Earnings Coverage of Net Loss (X)	-9.44	18.62	26	125.54	4.58	81	1.62	19.66	25	-17.62	28.36	16	-1.26	9.53	20
LN&LS Allowance to Net Losses (X)	-3.97	6.24	26	167.41	0.88	89	1.46	12.68	27	-7.70	11.21	17	-0.38	1.51	21
Capitalization															
Cash Dividends to Net Income	44.43	28.01	71	20.72	32.86	46	19.03	30.71	46	81.97	43.74	77	29.93	34.42	52
Retain Earns to Avg Total Equity	16.01	10.33	78	4.69	7.19	30	5.34	7.53	32	2.59	5.34	26	32.71	6.83	99
Yield on or Cost of:															
Total Loan & Leases (TE)	6.35	5.23	90	4.50	4.70	39	4.21	4.69	20	5.74	5.21	81	6.97	5.18	95
Loans in Domestic Offices	6.35	5.22	90	4.50	4.69	40	4.21	4.68	21	5.74	5.20	81	6.97	5.16	95
Real Estate	5.73	5.02	85	4.49	4.48	51	4.36	4.71	28	5.02	5.11	48	6.46	5.07	96
Secured by 1-4 Fam Resi Prop	3.65	4.99	5	3.74	4.44	23	4.09	4.67	27	4.30	5.07	20	4.61	5.08	32
All Other Loans Sec Real Estate	7.20	5.06	96	4.99	4.51	81	4.58	4.76	40	5.58	5.16	77	7.42	5.12	98
Commercial & Industrial	6.25	6.12	59	4.08	5.76	17	3.98	4.59	33	5.85	5.59	66	6.93	5.59	87
Individual	5.94	6.09	50	6.59	5.64	72	6.32	5.95	62	12.74	6.43	95	6.73	6.15	65
Credit Card	N/A	8.15	N/A	N/A	7.11	N/A	N/A	6.98	N/A	N/A	8.55	N/A	N/A	7.52	N/A
Agricultural	7.96	5.72	88	4.54	4.37	42	5.86	4.60	81	6.73	5.28	86	7.49	5.15	93
Loans in Foreign Offices	N/A	6.50	N/A	N/A	5.60	N/A	N/A	6.86	N/A	N/A	7.10	N/A	N/A	6.46	N/A
Total Investment Securities (TE)	2.33	2.44	47	2.10	1.79	75	2.40	2.12	69	2.31	2.64	21	2.22	2.67	13
Total Investment Securities (Book)	2.25	2.33	49	1.89	1.67	70	2.18	1.97	68	2.13	2.51	10	2.07	2.53	10
US Treas & Agency (Excl MBS)	1.51	1.94	30	0.98	1.25	29	1.72	1.49	62	1.67	2.23	12	1.72	2.22	17
Mortgage Backed Securities	3.56	2.29	91	2.30	1.46	91	2.30	1.67	84	2.42	2.42	53	2.41	2.49	43
All Other Securities	2.46	2.74	40	1.93	2.26	28	2.18	2.57	28	2.25	2.88	15	2.15	2.86	11
Interest-Bearing Bank Balances	3.83	3.53	67	0.16	0.17	44	0.09	0.14	13	1.39	1.63	15	1.81	2.10	20
Federal Funds Sold & Resales	N/A	2.94	N/A	N/A	0.10	N/A	N/A	0.10	N/A	N/A	1.33	N/A	N/A	1.91	N/A
Total Interest Bearing Deposits	0.82	0.97	43	0.19	0.29	28	0.25	0.50	18	0.69	1.10	20	0.67	0.93	30
Transaction accounts	0.71	0.78	57	0.12	0.17	45	0.16	0.25	42	0.68	0.60	63	0.60	0.60	56
Other Savings Deposits	0.81	0.82	55	0.12	0.19	33	0.15	0.24	34	0.56	0.70	43	0.58	0.64	51
Time Deposits	1.09	1.35	36	0.74	0.69	61	0.96	1.24	22	1.32	1.97	10	1.14	1.59	19
Foreign Office Deposits	N/A	1.54	N/A	N/A	0.17	N/A	N/A	0.24	N/A	N/A	0.84	N/A	N/A	1.31	N/A
Federal Funds Purchased & Repos	N/A	1.79	N/A	N/A	0.16	N/A	N/A	0.23	N/A	N/A	0.88	N/A	N/A	1.11	N/A
Other Borrowed Money	N/A	3.21	N/A	N/A	1.50	N/A	N/A	1.45	N/A	3.67	2.06	92	N/A	2.32	N/A
Subord Notes & Debentures	N/A	5.41	N/A	N/A	5.58	N/A	N/A	4.33	N/A	N/A	5.66	N/A	N/A	6.70	N/A
Other Interest Expense	N/A	2.95	N/A	N/A	1.49	N/A	N/A	1.29	N/A	N/A	1.95	N/A	N/A	2.43	N/A
All Interest-Bearing Funds	0.82	1.06	38	0.19	0.31	23	0.25	0.53	14	0.69	1.14	17	0.67	1.01	24
Memo: Interest on Time Dep Over Ins Limit	1.29	1.48	43	0.81	0.74	62	1.19	1.29	40	1.46	2.01	19	1.27	1.65	26

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018	Percent Change 1 Quarter
Securitization Activities	0.00	0.00	0.00	0.00	0.00	N/A
1-4 Family Residential Loans	0.00	0.00	0.00	0.00	0.00	N/A
Home Equity Lines	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
Auto Loans	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
All Other Loans and Leases	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
1-4 Family Residential Loans	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
Credit Card Receivables	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
Commercial & Industrial Loans	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
Retained Credit Enhancements	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
Home Equity Lines	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
Auto Loans	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
All Other Loans and Leases	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
Sellers Interest in Secs & Loans	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
Credit Card Receivables	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
Total Retained Credit Exposure	0.00	0.00	0.00	0.00	0.00	N/A
Asset Backed Comm'l Paper Conduits	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
Liquid Comm by Bank & Other	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	0.00	0.00	
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	24.07	24.45	24.77	21.49	14.90	
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	

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FIFTH NATIONAL BANK
Securitization & Asset Sale Activities--Page 13A

Securitization & Asset Sale-b

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
% 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	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00
90+ Days PD Securitized Assets					
1-4 Family Residential Loans	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00
Total Past Due Securitized Assets	0.00	0.00	0.00	0.00	0.00
Net Losses Securitized Assets					
1-4 Family Residential Loans	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00

	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
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

	12/31/2022			9/30/2022			12/31/2021		
Total Fiduciary and Related Assets	'(\$000)'	%Total	%MGD	'(\$000)'	%Total	%MGD	'(\$000)'	%Total	%Change
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Fiduciary Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Custody and Safekeeping	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/AN/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Fiduciary and Related Accounts	(#)	%Total	%MGD	(#)	%Total	%MGD	(#)	%Total	%Change
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other EB & Retirement-Related	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Inv Mgmt & Inv Advisory Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Foundation & Endowment Trust & Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Total Number of Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/A
Custody and Safekeeping	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/AN/A
Memo: IRA, HSA & Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/AN/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

[illegible]

FIFTH NATIONAL BANK

Net Income:Avg Assets (1)				Net Interest Income (TE): Avg Assets (1)				Fiduciary Activities (inc) (3)				CHECKPOINTS:			
Bank	Peer	Pct	Yr	3.02	3.29	29	'22	Deposit Service Charges (3)				Asset Growth Rate (1)			
1.52	1.23	77	'22	2.72	3.15	19	'21	Net from Trading Fees & Comms (if available) (3)				16.92	5.99	84	'22
0.76	1.27	9	'21	3.22	3.27	45	'20	Foreign Exchange Trading (if available) (3)				31.04	13.92	90	'21
0.74	1.13	16	'20	3.79	3.49	75	'19	Other Non-Interest Income (3)				-1.20	21.56	1	'20
1.55	1.26	77	'19	3.63	3.51	62	'18	Personnel Expense: Avg Assets (3)				-2.65	9.15	2	'19
2.04	1.24	94	'18	Noninterest Income: Avg Assets (1,3)				Average Assets per employee-\$MM (3)				15.41	8.09	82	'18
				0.37	0.65	24	'22	Average Personnel Exp per equiv Emp-\$M (3)				Return on Equity (11)			
				0.35	0.82	16	'21	Average Assets per employee-\$MM (3)				18.68	14.10	80	'22
				0.36	0.91	17	'20	Average Personnel Exp per equiv Emp-\$M (3)				7.07	12.68	7	'21
				0.46	0.88	26	'19	Average Personnel Exp per equiv Emp-\$M (3)				6.39	10.74	12	'20
				0.43	0.83	22	'18	Average Personnel Exp per equiv Emp-\$M (3)				14.24	11.25	79	'19
				Non-interest expense: Avg Assets (1, 3)				Average Personnel Exp per equiv Emp-\$M (3)				22.53	11.71	96	'18
				1.86	2.35	19	'22	Average Personnel Exp per equiv Emp-\$M (3)				Tier 1 Leverage Capital (11)			
				2.02	2.40	28	'21	Average Personnel Exp per equiv Emp-\$M (3)				9.15	10.00	30	'22
				2.08	2.57	23	'20	Average Personnel Exp per equiv Emp-\$M (3)				8.89	9.53	37	'21
				2.02	2.76	14	'19	Average Personnel Exp per equiv Emp-\$M (3)				10.71	9.71	78	'20
				1.97	2.73	13	'18	Average Personnel Exp per equiv Emp-\$M (3)				10.66	10.51	59	'19
				Provision for loan & lease losses: Avg Assets (1,7)				Average Personnel Exp per equiv Emp-\$M (3)				9.76	10.34	39	'18
				-0.01	0.09	10	'22	Average Personnel Exp per equiv Emp-\$M (3)				Equity Growth - Asset Growth (11)			
				0.15	0.05	83	'21	Average Personnel Exp per equiv Emp-\$M (3)				-18.86	-12.60	33	'22
				0.70	0.31	92	'20	Average Personnel Exp per equiv Emp-\$M (3)				-29.09	-4.18	2	'21
				0.63	0.12	97	'19	Average Personnel Exp per equiv Emp-\$M (3)				5.54	-8.91	92	'20
				0.00	0.12	12	'18	Average Personnel Exp per equiv Emp-\$M (3)				15.94	4.37	91	'19
				Realized G/L HTM Securities				Average Personnel Exp per equiv Emp-\$M (3)				3.53	2.83	59	'18
				0.00	-0.01	80	'22	Average Personnel Exp per equiv Emp-\$M (3)				Loan:Deposits (10)			
				0.00	0.01	49	'21	Average Personnel Exp per equiv Emp-\$M (3)				52.19	79.31	7	'22
				0.00	0.03	33	'20	Average Personnel Exp per equiv Emp-\$M (3)				52.86	72.07	11	'21
				0.00	0.01	38	'19	Average Personnel Exp per equiv Emp-\$M (3)				65.71	80.42	18	'20
				0.00	0.00	67	'18	Average Personnel Exp per equiv Emp-\$M (3)				62.77	86.59	6	'19
				Realized G/L AFS Securities				Average Personnel Exp per equiv Emp-\$M (3)				52.60	86.90	3	'18
				Net Extraordinary Items: Avg Assets				Average Personnel Exp per equiv Emp-\$M (3)				% Past Dues Incl N/A: Total Loans (8A)			
				Applicable Income Tax: Avg Assets				Average Personnel Exp per equiv Emp-\$M (3)				0.31	0.67	28	'22
								Average Personnel Exp per equiv Emp-\$M (3)				1.05	0.70	74	'21
								Average Personnel Exp per equiv Emp-\$M (3)				2.08	0.99	86	'20
								Average Personnel Exp per equiv Emp-\$M (3)				1.81	1.09	80	'19
								Average Personnel Exp per equiv Emp-\$M (3)				0.65	1.08	32	'18
								Average Personnel Exp per equiv Emp-\$M (3)				Efficiency Ratio (3)			
								Average Personnel Exp per equiv Emp-\$M (3)				54.67	58.87	33	'22
								Average Personnel Exp per equiv Emp-\$M (3)				65.78	59.81	72	'21
								Average Personnel Exp per equiv Emp-\$M (3)				58.19	60.38	38	'20
								Average Personnel Exp per equiv Emp-\$M (3)				47.56	62.12	8	'19
								Average Personnel Exp per equiv Emp-\$M (3)				48.41	61.84	9	'18

FIFTH NATIONAL BANK

FIFTH NATIONAL BANK																											
Interest Income (TE): Avg Assets (1)				Interest Income (TE): Avg Earning Assets (1)				Total Loans & Leases (Yield On) (3)				US Treasury & agency Securities (3)				Real Estate Loans (yield on) (3)				Real Estate Loans:Avg Gross Lns & Leases (7A)							
3.33 3.69 25 '22				3.51 3.88 26 '22				5.19 4.80 77 '22				1.45 1.65 40 '22				4.93 4.65 73 '22				61.68 77.33 14 '22							
2.81 3.41 12 '21				2.94 3.59 12 '21				4.26 4.70 23 '21				0.54 1.27 9 '21				4.27 4.52 31 '21				60.76 73.69 15 '21							
3.39 3.79 19 '20				3.55 4.01 18 '20				4.72 4.76 50 '20				1.67 1.78 43 '20				4.63 4.80 39 '20				51.45 71.77 10 '20							
4.14 4.35 34 '19				4.32 4.62 29 '19				5.94 5.22 86 '19				1.75 2.26 12 '19				5.70 5.10 85 '19				46.72 75.15 7 '19							
3.91 4.14 33 '18				4.08 4.39 28 '18				6.10 4.98 94 '18				1.51 2.01 12 '18				5.52 4.90 87 '18				45.81 75.01 8 '18							
								Other Interest Income (3)								Commercial & Industrial Loans (yield on) (3)				Commercial & Industrial:Avg Gross Lns & Leases (7A)							
																5.06 5.46 37 '22				36.34 14.16 94 '22							
																3.93 5.48 15 '21				37.22 18.07 92 '21							
																4.66 4.53 55 '20				46.43 19.48 96 '20							
																5.52 5.65 49 '19				50.36 15.02 98 '19							
																6.00 5.34 79 '18				50.10 14.61 98 '18							
								Investment Securities (TE) (Yield On) (3)				Mortgage backed securities (yield on) (3)				Loans to Individuals (yield on) (3)				Loans to Individuals:Avg Gross Lns & Leases (7A)							
				2.02 2.16 43 '22				2.02 2.16 43 '22				3.01 1.94 93 '22				6.26 5.77 65 '22				0.61 2.67 28 '22							
				2.23 1.85 76 '21				2.23 1.85 76 '21				2.27 1.48 89 '21				6.52 5.72 69 '21				0.70 2.52 31 '21							
				2.46 2.35 61 '20				2.46 2.35 61 '20				2.36 1.99 79 '20				6.19 6.04 56 '20				0.86 2.72 37 '20							
				2.27 2.70 13 '19				2.27 2.70 13 '19				2.42 2.49 42 '19				11.71 6.37 95 '19				1.22 3.33 42 '19							
				2.13 2.54 16 '18				2.13 2.54 16 '18				2.37 2.35 53 '18				6.24 6.02 58 '18				1.79 3.45 50 '18							
								Interest Bearing Bank Balances (Yield On) (3)				All other securities (yield on) (3)				Agriculture Loans (yield on) (3)				Agriculture Loans:Avg Gross Lns & Leases (7A)							
				1.50 1.28 68 '22				1.50 1.28 68 '22				2.14 2.54 28 '22				5.97 5.34 75 '22				1.37 1.38 68 '22							
				0.13 0.15 43 '21				0.13 0.15 43 '21				2.03 2.34 31 '21				4.67 4.91 42 '21				1.31 1.36 67 '21							
				0.46 0.36 74 '20				0.46 0.36 74 '20				2.29 2.67 26 '20				5.48 5.20 64 '20				1.26 1.40 67 '20							
				2.01 2.06 34 '19				2.01 2.06 34 '19				2.23 2.89 14 '19				6.97 5.85 88 '19				1.70 1.36 72 '19							
				1.72 1.83 23 '18				1.72 1.83 23 '18				2.16 2.78 15 '18				6.50 5.50 89 '18				2.30 1.24 77 '18							
								Federal Funds Sold (Yield On) (3)																			
				N/A 1.30 N/A '22				N/A 1.30 N/A '22																			
				N/A 0.09 N/A '21				N/A 0.09 N/A '21																			
				N/A 0.44 N/A '20				N/A 0.44 N/A '20																			
				N/A 1.86 N/A '19				N/A 1.86 N/A '19																			
				N/A 1.56 N/A '18				N/A 1.56 N/A '18																			
																Net Loans and Leases: Avg Assets (6)											
																46.96 64.88 11 '22											
																54.07 64.57 18 '21											
																57.81 70.46 14 '20											
																52.24 72.37 6 '19											
																46.77 71.82 4 '18											
																				Debt Securities: Avg Assets (6)							

FIFTH NATIONAL BANK

