

Regulatory Ratios

Figures are in Thousands

Month Ended 03-2024

Print Level: 1

	History 09-2021	History 12-2021	History 03-2022	History 06-2022	History 09-2022	History 12-2022	History 03-2023	History 06-2023	History 09-2023	History 12-2023	History 03-2024
CAPITAL RATIOS:											
Capital to Asset	8.101	7.631	6.355	5.517	5.234	5.205	5.659	5.704	5.690	5.973	6.314
Tier One Capital	34,222	35,022	35,949	36,575	37,332	38,002	38,525	39,008	39,574	39,067	39,743
Adj RB Assets	719	163	91	-2,553	-2,372	-213	-628	-1,966	-1,203	2,423	-1,808
Tier One Cap/Ast	8.049	7.706	7.829	7.954	8.376	8.303	8.561	8.659	8.774	8.447	8.568
Tier One Cap/RBA	4756.936	21469.595	39426.386	-1432.455	-1573.959	-17878.85	-6139.311	-1983.810	-3290.253	1612.091	-2198.125
Leverage Cap/Lns	17.220	17.311	17.857	17.953	17.127	16.324	16.292	16.056	16.308	15.514	15.595
Non Perf/Lev Cap	7.531	4.125	2.113	2.398	3.771	3.713	3.123	3.812	5.722	5.253	5.658
Del Loan/Ln Loss	70.223	36.364	25.581	21.985	22.267	28.830	31.839	40.864	57.481	53.858	50.143
Risk Based Cap	4762.762	21488.672	39461.108	-1432.457	-1574.070	-17893.09	-6143.396	-1984.411	-3291.961	1614.811	-2198.883
ASSET QUALITY:											
Del Loans/Loans	1.297	0.714	0.377	0.431	0.646	0.606	0.509	0.612	0.933	0.815	0.882
Del Loans/Assets	0.590	0.317	0.163	0.194	0.313	0.294	0.258	0.326	0.495	0.428	0.485
Non Accrual/Loan	0.945	0.424	0.314	0.276	0.264	0.330	0.364	0.492	0.679	0.624	0.574
Net Chg-Off/Loan	0.235	0.445	0.442	-0.005	-0.003	-0.026	-0.044	0.008	0.033	0.118	0.116
Avg Earn Assets	395,848	407,368	415,050	445,380	440,725	445,014	444,692	443,758	444,118	447,900	449,344
Average Funds	361,381	366,936	370,361	382,056	376,812	384,109	383,787	360,011	354,562	354,204	354,348
Earn Asset/Asset	94.290	94.627	94.966	97.403	97.902	98.495	98.670	99.116	99.159	99.135	98.958
Non Earn/Asset	6.305	5.953	5.599	3.142	2.659	2.067	1.901	1.494	1.472	1.490	1.668
EARNING RATIOS:											
Yield Avg Assets	2.957	2.846	2.768	2.689	2.827	2.994	3.106	3.664	3.792	3.921	4.018
Cost on Avg Asst	0.257	0.245	0.227	0.254	0.376	0.569	0.710	1.327	1.519	1.628	1.681
Spread Avg Asset	2.700	2.601	2.542	2.434	2.451	2.425	2.396	2.337	2.273	2.293	2.336
Oth Inc/Avs Asset	1.020	0.992	1.036	0.808	0.796	0.786	0.762	0.813	0.834	0.816	0.817
Oth Exp/Avs Asset	2.447	2.381	2.359	2.422	2.351	2.312	2.333	2.413	2.385	2.351	2.382
ROA B4 Tax&Ln Ls	1.273	1.212	1.218	0.820	0.896	0.880	0.826	0.737	0.722	0.757	0.771
Ln Loss/Avs Asset	0.301	0.228	0.192	0.065	0.046	0.040	0.030	0.084	0.042	0.103	0.077
Taxes/Avs Assets	0.234	0.239	0.253	0.183	0.205	0.200	0.189	0.151	0.157	0.151	0.163
ROA by Period	-0.235	0.770	1.409	0.137	0.614	0.528	0.301	0.160	0.381	0.087	0.607
ROA YTD	0.682	0.690	0.721	0.544	0.608	0.600	0.565	0.456	0.477	0.459	0.490
ROE by Period	-2.798	9.991	20.465	2.272	10.316	10.184	5.509	2.685	6.538	1.521	9.613
ROE YTD	8.194	8.503	9.133	8.878	10.105	10.567	9.961	7.664	8.053	7.923	8.269
ROE Org/Prod	-2.798	9.991	20.465	2.272	10.316	10.184	5.509	2.685	6.538	1.521	9.613
ROE Org/Prod YTD	8.194	8.503	9.133	8.878	10.105	10.567	9.961	7.664	8.053	7.923	8.269
Net Int Margin	2.863	2.749	2.676	2.499	2.504	2.462	2.429	2.358	2.292	2.313	2.361
Breakeven #1	1.684	1.634	1.550	1.868	1.931	2.114	2.280	2.928	3.070	3.164	3.246
Breakeven #2	1.984	1.862	1.742	1.934	1.978	2.154	2.310	3.012	3.112	3.267	3.323
Earn Power Ratio	109.538	111.019	112.066	116.574	116.962	115.856	115.870	123.262	125.258	126.453	126.809
Annualized NII	11,406	11,266	11,175	11,194	11,098	11,020	10,862	10,528	10,246	10,425	10,676
Cost of Avg Fund	0.300	0.289	0.269	0.306	0.452	0.673	0.839	1.661	1.931	2.090	2.168
LIQUIDITY RATIO											
Loans to Deposit	53.510	53.138	50.597	53.710	58.048	61.369	63.188	66.735	68.361	68.605	65.564
Loans to Assets	44.861	43.897	42.557	44.527	47.856	47.968	50.125	52.586	52.415	51.944	54.323
Deposits/Assets	83.836	82.610	84.111	82.903	82.442	78.164	79.328	78.798	76.674	75.715	82.855
Inv Inc/Int Inc	18.350	19.590	20.449	24.860	24.885	23.609	22.931	18.769	18.332	17.525	16.886
Loan Inc/Int Inc	81.381	80.103	79.204	73.207	73.424	73.860	74.583	79.137	80.094	79.700	79.787
Free Funds Ratio	9.283	10.477	11.298	14.698	14.991	14.179	14.196	19.372	20.673	21.418	21.640
90 Day Mat Gap	115.443	105.402	76.067	64.692	41.664	45.291	70.481	70.919	85.163	54.401	65.232
90 Day Rep Gap	30.704	29.420	26.833	22.178	18.393	21.057	23.168	22.959	28.100	27.912	27.474
1 Yr Mat Gap	110.916	100.635	79.946	80.304	64.582	61.565	58.036	55.282	59.355	65.534	84.539
1 Yr Rep Gap	54.622	51.633	45.889	43.574	39.936	41.623	41.104	40.909	44.279	48.543	56.144
SENSITIVITY:											
Net Fair Value	53,443	69,545	87,649	84,056	87,842	79,194	74,836	73,078	81,271	74,618	81,262
Net FV +100	58,599	75,625	91,897	86,673	91,386	83,205	79,328	76,442	83,611	78,203	88,276
Net FV -100	39,079	62,430	83,487	80,645	87,585	78,532	73,360	72,490	81,458	74,401	82,912
FV Assets	424,153	458,676	468,915	448,100	440,730	465,170	451,599	439,704	441,283	465,256	450,822
FV Assets +100	412,506	446,146	456,645	436,828	429,730	454,350	441,010	429,499	431,583	455,671	441,691
FV Assets -100	428,552	466,328	480,763	460,339	452,084	476,173	462,332	450,028	451,115	474,986	460,116
FV Liabs	370,710	389,131	381,266	364,044	352,888	385,977	376,764	366,626	360,012	390,639	369,561
FV Liabs +100	353,906	370,522	364,748	350,155	338,344	371,145	361,681	353,057	347,972	377,467	353,415
FV Liabs -100	389,474	403,898	397,276	379,694	364,498	397,641	388,972	377,538	369,656	400,585	377,203
Net FV Ratio	12.600	15.162	18.692	18.758	19.931	17.025	16.571	16.620	18.417	16.038	18.025
Net FV Exposure	9.119	13.388	17.366	17.519	19.374	16.492	15.867	16.108	18.057	15.664	18.020
IRR Sensitivity	3.481	1.775	1.326	1.240	0.557	0.532	0.704	0.512	0.360	0.374	0.005
OTHER RATIOS:											
Yield on Loans	4.983	4.867	4.781	4.516	4.584	4.745	4.850	5.487	5.683	5.851	5.977
Yield/Earn Assts	3.136	3.007	2.915	2.760	2.888	3.040	3.148	3.697	3.824	3.955	4.060

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Cost on Deposits	0.297	0.285	0.265	0.267	0.357	0.514	0.595	0.981	1.157	1.259	1.331
Fixd Assts/Assts	1.610	1.560	1.524	1.396	1.407	1.392	1.387	1.336	1.327	1.321	1.314
Net Op Exp/Assts	1.427	1.389	1.323	1.614	1.555	1.546	1.570	1.600	1.551	1.536	1.565
USER DEF RATIOS											
Accrued Int/Loan	0.447	0.460	0.453	0.393	0.454	0.502	0.528	0.470	0.571	0.613	0.673
Accrued Int/Dep	0.038	0.035	0.034	0.037	0.042	0.086	0.110	0.112	0.143	0.143	0.153