Second Quarter: 2017

Summary Financial Statements and Selected Financial Highlights

(unaudited)

W.T.B. Financial Corporation Condensed Consolidated Statements of Financial Condition (unaudited)

	June 30, 2017	March 31, 2017	June 30, 2016
ASSETS	Ø 05 505 105	ф 0 2 555 550	Φ 01 220 050
Cash and due from banks	\$ 95,787,195	\$ 82,576,770	\$ 81,339,858
Interest-bearing deposits with banks	139,316,506	290,649,435	95,452,863
Securities available for sale, at fair value	951,561,150	962,562,779	783,457,685
Securities held to maturity, at amortized cost Federal Home Loan Bank and Pacific Coast Bankers' Bancshares	431,605,392	438,957,403	456,419,074
stock, at cost	6,857,600	6,857,600	6,421,500
stock, at cost	0,037,000	0,837,000	0,421,300
Loans receivable	3,960,566,836	3,765,055,613	3,687,400,513
Allowance for loan losses	(87,980,922)	(87,551,815)	(85,377,830)
Loans net of allowance for loan losses	3,872,585,914	3,677,503,798	3,602,022,683
Description of the Country of	44 201 170	42 229 625	45.044.125
Premises and equipment, net Other real estate	44,291,169	43,238,635	45,044,135
Accrued interest receivable	338,400 16,607,661	310,500 14,527,649	310,500 14,693,332
Other assets	82,314,199	84,428,471	87,182,208
Total assets	\$ 5,641,265,186	\$ 5,601,613,040	\$ 5,172,343,837
Total assets	\$ 3,041,203,100	\$ 5,001,015,040	\$ 3,172,343,637
LIABILITIES			
Deposits:			
Noninterest-bearing	\$ 1,944,330,014	\$ 1,931,087,141	\$ 1,829,135,907
Interest-bearing	2,916,431,388	2,889,164,195	2,662,096,776
Total deposits	4,860,761,402	4,820,251,336	4,491,232,683
Securites sold under agreements to repurchase	219,196,695	232,787,077	150,978,726
Accrued interest payable	453,178	418,479	512,124
Other liabilities	34,888,466	39,221,952	34,784,550
Total liabilities	5,115,299,741	5,092,678,844	4,677,508,083
SHAREHOLDERS' EQUITY			
Common stock	29,208,742	28,863,663	30,592,793
Surplus	32,665,000	32,665,000	32,665,000
Undivided profits	495,340,312	482,754,301	449,858,718
·	557,214,054	544,282,964	513,116,511
Accumulated other comprehensive loss	(31,248,609)	(35,348,768)	(18,280,757)
Total shareholders' equity	525,965,445	508,934,196	494,835,754
Total liabilities and shareholders' equity	\$ 5,641,265,186	\$ 5,601,613,040	\$ 5,172,343,837

W.T.B. Financial Corporation Condensed Consolidated Statements of Income (unaudited)

	-			
	June 30,	Three Months Ende March 31,	June 30,	
	2017	2017	2016	
INTEREST REVENUE				
Loans, including fees	\$ 44,270,681	\$ 42,244,364	\$ 39,864,480	
Deposits with banks	451,416	567,178	111,473	
Securities	6,518,317	6,676,810	5,865,724	
Other interest and dividend income	23,071	21,140	14,462	
Total interest revenue	51,263,485	49,509,492	45,856,139	
INTEREST EXPENSE				
Deposits	948,217	954,243	914,571	
Funds purchased and other borrowings	45,922	42,967	49,686	
Total interest expense	994,139	997,210	964,257	
Net interest revenue	50,269,346	48,512,282	44,891,882	
Provision for loan losses		400,000	500,000	
Net interest revenue after provision for loan losses	50,269,346	48,112,282	44,391,882	
NONINTEREST REVENUE				
Fiduciary income	3,508,464	3,451,519	3,436,604	
Mortgage banking revenue, net	1,612,871	1,730,892	1,795,154	
Other fees on loans	284,091	205,570	226,001	
Service charges, commissions and fees	5,812,519	5,815,380	5,704,397	
Securities gains, net	-	-	344,461	
Net gains (losses) on other real estate	-	(10,390)	-	
Other income	333,122	224,597	214,014	
Total noninterest revenue	11,551,067	11,417,568	11,720,631	
NONINTEREST EXPENSE				
Salaries and benefits	24,477,633	25,260,695	21,293,876	
Occupancy, furniture and equipment expense	3,141,368	4,635,567	3,439,913	
Other expense	11,503,369	10,009,581	10,320,751	
Total noninterest expense	39,122,370	39,905,843	35,054,540	
Income before income taxes	22,698,043	19,624,007	21,057,973	
Income taxes	7,972,823	6,615,629	7,354,349	
NET INCOME	\$ 14,725,220	\$ 13,008,378	\$ 13,703,624	
DED CHARLES ATA				
PER SHARE DATA				
Weighted average number of common stock shares outstanding	2 546 656	2 5 4 1 2 0 7	2 552 272	
Basic	2,546,676	2,541,397	2,552,273	
Diluted	2,552,489	2,548,798	2,576,268	
Earnings per common share (based on weighted average shares				
outstanding)	e 570	¢ 512	¢ 527	
Basic	\$ 5.78 \$ 5.77	\$ 5.12	\$ 5.37 \$ 5.32	
Diluted	\$ 5.77	\$ 5.10	\$ 5.32	

W.T.B. Financial Corporation Condensed Consolidated Statements of Income (unaudited)

NTEREST REVENUE Capability Securities Securities		Six Months Ended			
Name			June 30,		June 30,
Loans, including fees \$86,515,045 \$78,551,466 Deposits with banks 1,018,594 588,926 Securities 13,195,127 11,036,056 Other interest and dividend income 44,211 97,959 Total interest revenue 100,772,977 90,271,407 INTEREST EXPENSE			2017		2016
Deposits with banks 1,018,594 585,206 Securities 13,195,127 11,036,056 Other interest and dividend income 44,211 79,095 Total interest revenue 100,772,977 90,271,407 INTEREST EXPENSE Deposits 1,902,460 1,840,425 Funds purchased and other borrowings 88,889 111,922 Total interest expense 1,991,349 1,952,377 Net interest revenue 98,781,628 88,319,030 Provision for loan losses 400,000 1,000,000 Net interest revenue after provision for loan losses 8,881,628 87,319,030 Not interest revenue after provision for loan losses 6,959,983 6,763,511 Mortgage banking revenue, net 3,343,763 3,308,688 Other frees on loans 489,661 435,942 Securities gains, net 6,959,983 6,763,511 Net gains (losses) on other real estate (10,309) 51,452 Other income 557,171 555,335 Total noninterest revenue 49,738,328 43,547,107					
Securities 13,195,127 11,036,056 Other interest and dividend income 44,211 97,959 Total interest revenue 100,772,977 90,271,407 INTEREST EXPENSE Deposits 1,902,460 1,840,425 Funds purchased and other borrowings 88,889 111,952 Total interest expense 1,991,349 1,952,377 Net interest revenue 98,781,628 87,319,030 Provision for loan losses 400,000 1,000,000 Net interest revenue after provision for loan losses 88,31,628 87,319,030 Provision for loan losses 400,000 1,000,000 Net interest revenue after provision for loan losses 88,31,628 87,319,030 Provision for loan losses 46,599,83 6,763,511 Mort gage banking revenue, net 3,343,763 3,368,868 Other fees on loans 489,661 435,942 Service charges, commissions and fees 11,627,899 11,350,949 Sevice charges, commissions and fees 14,973,8328 43,547,107 Ottal income 557,719 <td< th=""><th>Loans, including fees</th><th>\$</th><th>86,515,045</th><th>\$</th><th></th></td<>	Loans, including fees	\$	86,515,045	\$	
Other interest and dividend income Total interest revenue 44,211 (100,772,977) 97,959 (100,772,977) INTEREST EXPENSE Poposits 1,902,460 (1,840,425) 1,840,425 (1,952) 1,952 (1,952)<	•		1,018,594		
Total interest revenue 100,772,977 90,271,407 INTEREST EXPENSE Deposits 1,902,460 1,840,425 Funds purchased and other borrowings 88,889 111,952 Total interest expense 1,991,349 1,952,377 Net interest revenue 98,781,628 88,319,030 Provision for loan losses 400,000 1,000,000 Net interest revenue after provision for loan losses 98,381,628 87,319,030 NONINTEREST REVENUE Fiduciary income 6,959,983 6,763,511 Mortgage banking revenue, net 3,343,763 3,308,688 Other fees on loans 489,661 435,942 Service charges, commissions and fees 11,627,899 11,350,949 Securities gains, net 0,296,536 49,738,328 43,547,107 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE Salaries and benefits 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 7,776,935 6,867,297 Other expense 7,776,935 6,867,			13,195,127		11,036,056
Interest Expense 1,902,460 1,840,425 Funds purchased and other borrowings 88,889 111,952 Total interest expense 1,991,349 1,952,377 Net interest revenue 98,781,628 83,19,030 Retributes to the provision for loan losses 440,000,000 1,000,000					
Deposits 1,902,460 1,840,425 Funds purchased and other borrowings 88,889 111,952,377 Total interest revenue 98,781,628 88,319,030 Provision for loan losses 400,000 1,000,000 Net interest revenue after provision for loan losses 98,381,628 87,319,030 NONINTEREST REVENUE Fiduciary income 6,959,983 6,763,511 Mortgage banking revenue, net 3,343,763 3,308,688 Other fees on loans 489,661 455,942 Service charges, commissions and fees 11,627,899 11,350,949 Securities gains, net 6,959,983 6,763,511 Net gains (losses) on other real estate (10,390) 51,452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE Salaries and benefits 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,7	Total interest revenue		100,772,977		90,271,407
Funds purchased and other borrowings 1,915,247 1,952,377 1,911,349 1,952,377 Net interest expense 98,781,628 88,319,030 1,000,000	INTEREST EXPENSE				
Total interest expense 1,991,349 1,952,377 Net interest revenue 98,781,628 88,319,030 Provision for loan losses 400,000 1,000,000 Net interest revenue after provision for loan losses 98,381,628 87,319,030 NONINTEREST REVENUE Fiduciary income 6,959,983 6,763,511 Mortgage banking revenue, net 3,343,763 3,308,688 Other fees on loans 489,661 435,942 Service charges, commissions and fees 11,627,899 11,350,949 Securities gains, net 10,399 51,452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE 3 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 NET INCOME \$2,77,733,598 25,894,337	•		1,902,460		1,840,425
Net interest revenue 98,781,628 88,319,030 Provision for loan losses 400,000 1,000,000 Net interest revenue after provision for loan losses 98,381,628 87,319,030 NONINTEREST REVENUE Fiduciary income 6,959,983 6,763,511 Mortgage banking revenue, net 3,343,763 3,308,688 Other fees on loans 489,661 435,942 Service charges, commissions and fees 11,627,899 11,350,949 Securities gains, net 966,536 1452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,332,050 39,654,718 Income before income taxes 42,332,050 39,654,718 NET INCOME 27,733,598 25,894,337 PER SHARE DATA			88,889		
Provision for loan losses 400,000 1,000,000 Net interest revenue after provision for loan losses 98,381,628 87,319,030 NONINTEREST REVENUE Fiduciary income 6,959,983 6,763,511 Mortgage banking revenue, net 3,343,763 3,308,688 Other fees on loans 489,661 435,942 Service charges, commissions and fees 11,627,899 11,350,949 Securities gains, net (10,390) 51,452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE Salaries and benefits 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$2,7733,598 25,894,337 PER SHARE DATA	Total interest expense				
NONINTEREST REVENUE Fiduciary income 6,959,983 6,763,511 Mortgage banking revenue, net 3,343,763 3,308,688 Other fees on loans 489,661 435,942 Service charges, commissions and fees 11,627,899 11,350,949 Securities gains, net - 966,536 Net gains (losses) on other real estate (10,390) 51,452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE 3 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$ 27,733,598 \$ 25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding 2,550,654 2,573,808 Basic 2,550,654 2,573,808 <td< th=""><th>Net interest revenue</th><th></th><th>98,781,628</th><th></th><th></th></td<>	Net interest revenue		98,781,628		
NONINTEREST REVENUE Fiduciary income 6,959,983 6,763,511 Mortgage banking revenue, net 3,343,763 3,308,688 Other fees on loans 489,661 435,942 Service charges, commissions and fees 11,627,899 11,350,949 Securities gains, net - 966,536 Net gains (losses) on other real estate (10,390) 51,452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE 3 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$ 27,733,598 \$ 25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,544,051 2,549,550 <					
Fiduciary income 6,959,983 6,763,511 Mortgage banking revenue, net 3,343,763 3,308,688 Other fees on loans 489,661 435,942 Service charges, commissions and fees 11,627,899 11,350,949 Securities gains, net - 966,536 Net gains (losses) on other real estate (10,390) 51,452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE Salaries and benefits 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$27,733,598 \$25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,544,051 2,549,550	Net interest revenue after provision for loan losses		98,381,628		87,319,030
Mortgage banking revenue, net 3,343,763 3,308,688 Other fees on loans 489,661 435,942 Service charges, commissions and fees 11,627,899 11,350,949 Securities gains, net - 966,536 Net gains (losses) on other real estate (10,390) 51,452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 42,322,050 39,654,718 NET INCOME \$27,733,598 \$25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) 3,00,00 \$10,00	NONINTEREST REVENUE				
Other fees on loans 489,661 435,942 Service charges, commissions and fees 11,627,899 11,350,949 Securities gains, net - 966,536 Net gains (losses) on other real estate (10,390) 51,452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE 8 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$ 27,733,598 \$ 25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding 2,544,051 2,549,550 Basic 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) 3,50,654 2,573,808 Basic 1,0,90 \$ 10,16	The state of the s		6,959,983		6,763,511
Service charges, commissions and fees 11,627,899 11,350,949 Securities gains, net - 966,536 Net gains (losses) on other real estate (10,390) 51,452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$27,733,598 \$25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) 3 10.16 Basic 10.090 \$10.16			3,343,763		3,308,688
Securities gains, net - 966,536 Net gains (losses) on other real estate (10,390) 51,452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$27,733,598 \$25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding \$2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) \$10.90 \$10.16 Basic \$10.90 \$10.16					
Net gains (losses) on other real estate (10,390) 51,452 Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$27,733,598 \$25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) 2,550,654 2,573,808 Basic \$10,90 \$10,16	-		11,627,899		
Other income 557,719 555,335 Total noninterest revenue 22,968,635 23,432,413 NONINTEREST EXPENSE Salaries and benefits 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$27,733,598 \$25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) Basic \$10.10 \$10.16			-		
Total noninterest revenue 22,968,635 23,432,413					
NONINTEREST EXPENSE Salaries and benefits 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$27,733,598 \$25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) 3 10.90 \$ 10.16 Basic \$ 10.90 \$ 10.16					
Salaries and benefits 49,738,328 43,547,107 Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$ 27,733,598 \$ 25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) 3 10.90 \$ 10.16 Basic \$ 10.90 \$ 10.16	Total noninterest revenue		22,968,635		23,432,413
Occupancy, furniture and equipment expense 7,776,935 6,867,297 Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$ 27,733,598 \$ 25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) \$ 10.90 \$ 10.16 Basic \$ 10.90 \$ 10.16					
Other expense 21,512,950 20,682,321 Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$ 27,733,598 \$ 25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) \$ 10.90 \$ 10.16 Basic \$ 10.90 \$ 10.16					
Total noninterest expense 79,028,213 71,096,725 Income before income taxes 42,322,050 39,654,718 Income taxes 14,588,452 13,760,381 NET INCOME \$27,733,598 \$25,894,337 PER SHARE DATA					
Income before income taxes					
NET INCOME 14,588,452 13,760,381					
NET INCOME \$ 27,733,598 \$ 25,894,337 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) \$ 10.90 \$ 10.16					
PER SHARE DATA Weighted average number of common stock shares outstanding Basic Diluted 2,544,051 2,549,550 2,573,808 Earnings per common share (based on weighted average shares outstanding) Basic \$ 10.90 \$ 10.16					
Weighted average number of common stock shares outstanding Basic 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) Basic \$10.90 \$ 10.16	NET INCOME	\$	27,733,598	\$	25,894,337
Weighted average number of common stock shares outstanding Basic 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) Basic \$10.90 \$ 10.16	DED CHADE DATA				
Basic 2,544,051 2,549,550 Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) 3 10.90 \$ 10.16 Basic \$ 10.90 \$ 10.16 \$ 10.20 <td></td> <td></td> <td></td> <td></td> <td></td>					
Diluted 2,550,654 2,573,808 Earnings per common share (based on weighted average shares outstanding) Basic \$10.90 \$ 10.16			2 544 051		2 549 550
Earnings per common share (based on weighted average shares outstanding) Basic \$ 10.90 \$ 10.16					
outstanding) \$ 10.90 \$ 10.16			4,550,054		2,575,000
Basic \$ 10.90 \$ 10.16					
		\$	10.90	\$	10.16
	Diluted	\$	10.87	\$	10.06

W.T.B. Financial Corporation **Selected Financial Highlights** (unaudited)

(dollars in thousands)

	(dollars in diododias)								
	Quarters Ended								
	June 30,		June 30, March 31,		December 31,		September 30,		June 30,
	201	7	2017		2016	2016		2016	
SELECTED DATA									
Interest-bearing deposits with banks	\$ 13	9,317 \$	290,649	\$	326,002	\$	299,272	\$	95,453
Securities	1,38	3,167	1,401,520		1,384,817		1,195,090		1,239,877
Total loans	3,96	0,567	3,765,056		3,785,076		3,738,649		3,687,401
Allowance for loan losses	8	7,981	87,552		85,787		86,403		85,378
Earning assets ¹	5,50	1,453	5,481,936		5,522,413		5,232,755		5,019,834
Total assets	5,64	1,265	5,601,613		5,668,953		5,373,076		5,172,344
Deposits	4,86	0,761	4,820,251		4,923,690		4,640,169		4,491,233
Interest-bearing liabilities	3,13	5,628	3,121,951		3,106,707		2,958,911		2,813,076
Total shareholders' equity	52	5,965	508,934		496,286		502,111		494,836
Total equity to total assets		9.32%	9.09%	ó	8.75%		9.34%		9.57%
Full-time equivalent employees		950	930		926		932		901
ASSET QUALITY RATIOS									
Allowance for loan losses to total loans		2.22%	2.33%	ó	2.27%		2.31%		2.32%
Allowance for loan losses to noncurrent loans		796%	677%	ó	598%		562%		507%
Net charge-offs (recoveries) to total average loans	-	0.01%	-0.04%	ó	0.03%		-0.01%		-0.01%
Noncurrent loans and ORE to assets		0.20%	0.24%	ó	0.27%		0.31%		0.33%
Noncurrent loans, ORE and TDRs to assets		0.26%	0.29%	6	0.33%		0.37%		0.40%

⁽¹⁾ Includes only the amortized cost for securities. Includes non-accrual loans.

(dollars in thousands, except per share data)

	Quarters Ended					% Change		
	June 30, March 31,		J	une 30,	Sequential	Year over		
		2017		2017		2016	Quarter	Year
PERFORMANCE								
Net interest revenue, fully tax-equivalent	\$	50,585	\$	48,821	\$	45,256	3.6%	11.8%
Fully tax-equivalent adjustment		315		309		364	1.9%	-13.5%
Net interest revenue		50,270		48,512		44,892	3.6%	12.0%
Provision for loan losses				400		500	-100.0%	-100.0%
Net interest revenue after provision for loan losses		50,270		48,112		44,392	4.5%	13.2%
Noninterest revenue		11,551		11,418		11,721	1.2%	-1.5%
Noninterest expense		39,123		39,906		35,055	-2.0%	11.6%
Income before income taxes		22,698		19,624		21,058	15.7%	7.8%
Income taxes		7,972		6,616		7,354	20.5%	8.4%
Net income	\$	14,726	\$	13,008	\$	13,704	13.2%	7.5%
PER COMMON SHARE								
Net income available to common shareholders (basic)	\$	5.78	\$	5.12	\$	5.37	12.9%	7.6%
Net income available to common shareholders (diluted)		5.77		5.10		5.32	13.1%	8.5%
Common cash dividends		0.84		0.84		0.75	0.0%	12.0%
Common shareholders' equity		204.67		198.05		192.07	3.3%	6.6%
NM = not meaningful								

NM = not meaningful

		Quarters Ended			% Change			
	June 30, March 31, June 30 2017 2017 2016		June 30, 2016	Sequential Quarter	Year over Year			
PERFORMANCE RATIOS								
Return on average assets	1.06%	0.94%	1.08%	0.12%	-0.02%			
Return on average shareholders' equity	11.35%	10.45%	11.33%	0.90%	0.02%			
Margin on average earning assets 1	3.72%	3.61%	3.67%	0.11%	0.05%			
Noninterest expense to average assets	2.81%	2.89%	2.77%	-0.08%	0.04%			
Noninterest revenue to average assets	0.83%	0.83%	0.93%	0.00%	-0.10%			
Efficiency ratio	63.0%	66.2%	61.5%	-3.2%	1.5%			
Common cash dividends to net income	14.53%	16.44%	13.97%	-1.91%	0.56%			

⁽¹⁾ Tax exempt interest has been adjusted to a taxable equivalent basis using a 35% tax rate.

W.T.B. Financial Corporation Selected Financial Highlights (unaudited)

(dollars in thousands, except per share data)
Six Months Ended % Chan

	Six Months Ended				% Change	
	June 30,		J	une 30,	Year over	
		2017		2016	Year	
PERFORMANCE						
Net interest revenue, fully tax-equivalent	\$	99,406	\$	89,056	11.6%	
Fully tax-equivalent adjustment		624		737	-15.3%	
Net interest revenue		98,782		88,319	11.8%	
Provision for loan losses		400		1,000	-60.0%	
Net interest revenue after provision for loan losses		98,382		87,319	12.7%	
Noninterest revenue		22,969		23,433	-2.0%	
Noninterest expense		79,029		71,097	11.2%	
Income before income taxes		42,322		39,655	6.7%	
Income taxes		14,588		13,761	6.0%	
Net income	\$	27,734	\$	25,894	7.1%	
PER COMMON SHARE						
Net income available to common shareholders (basic)	\$	10.90	\$	10.16	7.3%	
Net income available to common shareholders (diluted)		10.87		10.06	8.1%	
Common cash dividends		1.68		1.50	12.0%	
Common shareholders' equity		204.67		192.07	6.6%	
PERFORMANCE RATIOS						
Return on average assets		1.00%		1.01%	-0.01%	
Return on average shareholders' equity		10.91%		10.83%	0.08%	
Margin on average earning assets ¹		3.67%		3.58%	0.09%	
Noninterest expense to average assets		2.85%		2.79%	0.06%	
Noninterest revenue to average assets		0.83%		0.92%	-0.09%	
Efficiency ratio		64.6%		63.2%	1.4%	
Common cash dividends to net income		15.43%		14.78%	0.65%	

⁽¹⁾ Tax exempt interest has been adjusted to a taxable equivalent basis using a 35% tax rate.