Third Quarter: 2017

Summary Financial Statements and Selected Financial Highlights

(unaudited)

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

	September 30, 2017	June 30, 2017	September 30, 2016
ASSETS			
Cash and due from banks	\$ 95,718,872	\$ 95,787,195	\$ 87,706,427
Interest-bearing deposits with banks	449,352,864	139,316,506	299,272,101
Securities available for sale, at fair value	931,145,033	951,561,150	797,132,759
Securities held to maturity, at amortized cost	561,352,612	431,605,392	397,956,801
Federal Home Loan Bank and Pacific Coast Bankers' Bancshares			
stock, at cost	6,857,600	6,857,600	6,421,500
Loans receivable	3,956,974,473	3,960,566,836	3,738,649,010
Allowance for loan losses	(89,569,043)	(87,980,922)	(86,402,668)
Loans net of allowance for loan losses	3,867,405,430	3,872,585,914	3,652,246,342
Premises and equipment, net	45,755,456	44,291,169	45,961,657
Other real estate	338,400	338,400	1,195,827
Accrued interest receivable	17,947,975	16,607,661	12,856,003
Other assets	86,317,161	82,314,199	72,326,887
Total assets	\$ 6,062,191,403	\$ 5,641,265,186	\$ 5,373,076,304
LIABILITIES			
Deposits:			
Noninterest-bearing	\$ 2,196,968,589	\$ 1,944,330,014	\$ 1,875,780,403
Interest-bearing	3,036,594,027	2,916,431,388	2,764,388,621
Total deposits	5,233,562,616	4,860,761,402	4,640,169,024
Securites sold under agreements to repurchase	246,368,513	219,196,695	194,522,541
Accrued interest payable	455,177	453,178	426,756
Other liabilities	41,739,544	34,888,466	35,846,881
Total liabilities	5,522,125,850	5,115,299,741	4,870,965,202
SHAREHOLDERS' EQUITY			
Common stock	29,553,821	29,208,742	27,917,793
Surplus	32,665,000	32,665,000	32,665,000
Undivided profits	510,075,679	495,340,312	461,525,859
	572,294,500	557,214,054	522,108,652
Accumulated other comprehensive loss	(32,228,947)	(31,248,609)	(19,997,550)
Total shareholders' equity	540,065,553	525,965,445	502,111,102
Total liabilities and shareholders' equity	\$ 6,062,191,403	\$ 5,641,265,186	\$ 5,373,076,304

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

Name		Three Months Ended						
Name		September 30,	June 30,	September 30,				
Deposits with banks		2017	2017	2016				
Poposits with banks	INTEREST REVENUE							
Sceurities 6,814,466 6,18,177 5,621,597 Other interest and dividend income 19,302 23,071 17,235 Total interest revenue 54,548,881 51,263,485 47,285,784 INTEREST EXPENSE Deposits 1,033,581 948,217 944,399 Funds purchased and other borrowings 46,287 45,922 39,826 Total interest expense 53,469,013 50,269,346 46,01,529 Net interest revenue after provision for loan losses 53,469,013 50,269,346 46,501,559 Not interest revenue after provision for loan losses 3,469,013 50,269,346 45,515,559 NOTITIEST EXPENSE Fiduciary income 3,758,281 3,508,464 3,384,309 Mortgage banking revenue, net 1,472,249 1,612,871 2,280,700 Other fees on loans 250,038 284,091 360,708 Service charges, commissions and fees 6,019,480 5,812,519 5,947,212 Net gains on other real estate 224,589,697 24,477,633 23,492,252		\$ 46,671,373	\$ 44,270,681					
Other interest and dividend income 19.302 23.071 17.235 Total interest revenue \$4,548.881 51,263.485 47.285.784 INTEREST EXPENSE Penosis 1,033,581 948,217 944,399 Punds purchased and other borrowings 46,287 45,922 39,826 Post interest revenue 53,469,013 50,269,346 463,01,559 Net interest revenue after provision for loan losses 53,469,013 50,269,346 45,551,559 Not interest revenue after provision for loan losses 53,469,013 50,269,346 45,551,559 Not linterest revenue after provision for loan losses 53,469,013 50,269,346 45,551,559 Not linterest revenue after provision for loan losses 53,469,013 50,269,346 45,551,559 Not linterest revenue after provision for loan losses 53,469,013 3,508,464 45,551,559 Not linterest revenue after provision for loan losses 3,582,469 1612,871 2,280,700 Other fees on loans 250,038 284,091 360,708 Service charges, commissions and fees 6,019,480 5,812,51		1,043,740	· · · · · · · · · · · · · · · · · · ·					
Total interest revenue S4,548,881 S1,263,485 47,285,784								
Punds purchased and other borrowings								
Deposits 1,033,581 948,217 944,399 Funds purchased and other borrowings 46,287 45,922 39,826 Total interest expense 1,079,868 994,139 984,225 Net interest revenue 53,469,013 50,269,346 46,301,559 Provision for loan losses - - - 750,000 Net interest revenue after provision for loan losses 53,469,013 50,269,346 45,51,559 Notified an interest revenue after provision for loan losses 53,469,013 50,269,346 45,51,559 Notified an interest revenue after provision for loan losses 53,469,013 50,269,346 45,51,559 Notified an interest revenue after provision for loan losses 3,58,481 3,508,464 3,384,309 Mortgage banking revenue, net 1,472,249 1,612,871 2,280,700 Other fees on loans 2,50,338 284,001 360,708 Service charges, commissions and fees 6,19,480 5812,519 5947,212 Other fees on loans 2,280,700 2,280,703 2,280,700 2,280,703 2,280,703	Total interest revenue	54,548,881	51,263,485	47,285,784				
Funds purchased and other borrowings 46,287 45,922 39,825 Total interest expense 1,079,868 994,139 984,225 Net interest revenue 53,469,013 50,269,346 46,301,559 Provision for loan losses 53,469,013 50,269,346 45,551,559 Net interest revenue after provision for loan losses 53,469,013 50,269,346 45,551,559 NONINTEREST REVENUE Total contract the provision for loan losses 3,758,281 3,508,464 3,384,309 Mortgage banking revenue, net 1,472,249 1,612,871 2,280,700 Other fees on loans 250,38 28,401 36,070 Service charges, commissions and fees 6,019,480 5,812,519 5,947,212 Net gains on other real estate 2 333,122 738,260 Other income 283,426 333,122 738,260 Total noninterest revenue 3,672,144 3,143,368 3,592,681 Occupancy, furniture and equipment expense 3,672,144 3,143,368 3,592,681 Income taxes 9,199,44 3,728,235 7,286,3	INTEREST EXPENSE							
Total interest expense Net interest revenue 1,079,868 994,139 984,225 Net interest revenue 53,469,013 50,269,346 46,301,599 Provision for loan losses Net interest revenue after provision for loan losses 53,469,013 50,269,346 45,551,559 NONINTEREST REVENUE Fiduciary income 3,758,281 3,508,464 3,384,309 Mortgage banking revenue, net 1,472,249 1,612,871 2,280,700 Other fees on loans 250,038 284,091 360,708 Service charges, commissions and fees 6,019,480 5,812,519 5,947,212 Net gains on other real estate 2,33,426 333,122 738,260 Total nominterest revenue 11,783,474 11,551,667 12,711,539 NONINTEREST EXPENSE Salaries and benefits 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 37,406,658	Deposits	1,033,581	,	944,399				
Net interest revenue 53,469,013 50,269,346 46,301,559 Provision for loan losses 53,469,013 50,269,346 46,301,559 Net interest revenue after provision for loan losses 53,469,013 50,269,346 45,551,559 NONINTEREST REVENUE Fiduciary income 3,758,281 3,508,464 3,384,309 Mortgage banking revenue, net 1,472,249 1,612,871 2,280,700 Other fees on loans 250,038 284,091 360,708 Service charges, commissions and fees 6,019,480 5,812,519 5,947,212 Net gains on other real estate 283,426 333,122 738,260 Other income 283,426 333,122 738,260 Total noninterest revenue 11,783,474 11,551,067 12,711,539 NONINTEREST EXPENSE Salaries and benefits 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 2,6074,069 22,	Funds purchased and other borrowings	46,287	45,922	39,826				
Provision for loan losses 5.3,69,013 50,269,346 45,551,559 NONINTEREST REVENUE Fiduciary income 3,758,281 3,508,464 3,384,309 Mortgage banking revenue, net 1,472,249 1,612,871 2,280,700 Other fees on loans 250,038 284,091 360,708 Service charges, commissions and fees 6,019,480 5,812,519 5,947,212 Net gains on other real estate 283,426 333,122 738,260 Total noninterest revenue 11,783,474 11,551,067 12,711,539 NONINTEREST EXPENSE 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 19,196,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 37,406,658 Income before income taxes 26,074,069 22,698,043 20,856,440 NET INCOME \$16,874,575 \$14,725,220 \$13,570,096 Basic 2,546,676 2,546,676 2,539,230 <th></th> <th>1,079,868</th> <th>994,139</th> <th>984,225</th>		1,079,868	994,139	984,225				
Net interest revenue after provision for loan losses 53,469,013 50,269,346 45,551,559 NONINTEREST REVENUE Fiduciary income 3,758,281 3,508,464 3,384,309 Mortgage banking revenue, net 1,472,249 1,612,871 2,280,700 Other fees on loans 250,038 284,091 360,708 Service charges, commissions and fees 6,019,480 5,812,519 5,947,212 Net gains on other real estate 283,426 333,122 738,260 Other income 283,426 333,122 738,260 Total noninterest revenue 11,783,474 11,551,067 12,711,539 NONINTEREST EXPENSE Salaries and benefits 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 37,406,658 Income base for income taxes 26,074,069 22,698,043 20,856,440 NET INCOME \$16,874,575 \$14,725,2	Net interest revenue	53,469,013	50,269,346	46,301,559				
NONINTEREST REVENUE Fiduciary income 3,758,281 3,508,464 3,384,309 Mortgage banking revenue, net 1,472,249 1,612,871 2,280,700 Other fees on loans 250,038 284,091 360,708 Service charges, commissions and fees 6,019,480 5,812,519 5,947,212 Net gains on other real estate 283,426 333,122 738,260 Other income 283,426 333,122 738,260 Total noninterest revenue 11,783,474 11,551,067 12,711,539 NONINTEREST EXPENSE Salaries and benefits 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,123,70 37,406,658 Income before income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$16,874,575 \$14,725,220 \$13,570,096 PER SHARE DATA <tr< th=""><th>Provision for loan losses</th><th><u> </u></th><th></th><th>750,000</th></tr<>	Provision for loan losses	<u> </u>		750,000				
Fiduciary income 3,758,281 3,508,464 3,384,309 Mortgage banking revenue, net 1,472,249 1,612,871 2,280,700 Other fees on loans 250,038 284,091 360,708 Service charges, commissions and fees 6,019,480 5,812,519 5,947,212 Net gains on other real estate - - - 333,02 738,260 Other income 283,426 333,122 738,260 Total noninterest revenue 11,783,474 11,551,067 12,711,539 NONINTEREST EXPENSE Salaries and benefits 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 374,065,440 Income before income taxes 26,074,069 22,698,043 20,856,440 Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME 316,874,575 314,725,220 <td< th=""><th>Net interest revenue after provision for loan losses</th><th>53,469,013</th><th>50,269,346</th><th>45,551,559</th></td<>	Net interest revenue after provision for loan losses	53,469,013	50,269,346	45,551,559				
Mortgage banking revenue, net Other fees on loans 1,472,249 1,612,871 2,280,700 Other fees on loans 250,038 284,091 360,708 Service charges, commissions and fees 6,019,480 5,812,519 5,947,212 Net gains on other real estate 283,426 333,122 738,260 Other income 283,426 333,122 738,260 Total noninterest revenue 11,783,474 11,551,067 12,711,539 <td colspanse="" of="" s<="" service="" td="" the=""><td>NONINTEREST REVENUE</td><td></td><td></td><td></td></td>	<td>NONINTEREST REVENUE</td> <td></td> <td></td> <td></td>	NONINTEREST REVENUE						
Other fees on loans 250,038 284,091 360,708 Service charges, commissions and fees 6,019,480 5,812,519 5,947,212 Net gains on other real estate 283,426 333,122 738,260 Other income 283,426 333,122 738,260 Total noninterest revenue 11,783,474 11,551,067 12,711,539 NONINTEREST EXPENSE Salaries and benefits 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 37,406,658 Income before income taxes 26,074,069 22,098,043 20,856,440 Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$16,874,575 \$14,725,220 \$15,570,096 Basic 2,546,676 2,546,676 2,539,230 Diluted 2,554,676 2,552,489 2,539,230 Earnings per com	Fiduciary income	3,758,281	3,508,464	3,384,309				
Service charges, commissions and fees 6,019,480 5,812,519 5,947,212 Net gains on other real estate - - 350 Other income 283,426 333,122 738,260 Total noninterest revenue 11,783,474 11,551,067 12,711,539 NONINTEREST EXPENSE 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 37,406,658 Income before income taxes 26,074,069 22,698,043 20,856,440 Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$ 16,874,575 \$ 14,725,220 \$ 13,570,096 PER SHARE DATA Weighted average number of common stock shares outstanding 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) 3,66,63 <td< th=""><th>Mortgage banking revenue, net</th><th>1,472,249</th><th>1,612,871</th><th>2,280,700</th></td<>	Mortgage banking revenue, net	1,472,249	1,612,871	2,280,700				
Net gains on other real estate - - 350 Other income 283,426 333,122 738,260 Total noninterest revenue 11,783,474 11,551,067 12,711,539 NONINTEREST EXPENSE 24,589,697 24,477,633 23,492,252 Salaries and benefits 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 37,406,658 Income before income taxes 26,074,069 22,698,043 20,856,440 Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$16,874,575 \$14,725,220 \$13,570,096 PER SHARE DATA Weighted average number of common stock shares outstanding 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) 8 6.63 <th< th=""><th>Other fees on loans</th><th>250,038</th><th>284,091</th><th>360,708</th></th<>	Other fees on loans	250,038	284,091	360,708				
Other income 283,426 333,122 738,260 Total noninterest revenue 11,783,474 11,551,067 12,711,539 NONINTEREST EXPENSE Salaries and benefits 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 37,406,658 Income before income taxes 26,074,069 22,698,043 20,856,440 Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$16,874,575 \$14,725,220 \$13,570,096 PER SHARE DATA Weighted average number of common stock shares outstanding 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) Basic \$6,63 5,78 5,34	Service charges, commissions and fees	6,019,480	5,812,519	5,947,212				
Total noninterest revenue 11,783,474 11,551,067 12,711,539	Net gains on other real estate	-	-	350				
NONINTEREST EXPENSE Salaries and benefits 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 37,406,658 Income before income taxes 26,074,069 22,698,043 20,856,440 Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$16,874,575 \$14,725,220 \$13,570,096 PER SHARE DATA Weighted average number of common stock shares outstanding 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) Basic \$6,63 5.78 \$5.34	Other income	283,426	333,122	738,260				
Salaries and benefits 24,589,697 24,477,633 23,492,252 Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 37,406,658 Income before income taxes 26,074,069 22,698,043 20,856,440 Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$ 16,874,575 \$ 14,725,220 \$ 13,570,096 PER SHARE DATA Weighted average number of common stock shares outstanding 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) Basic \$ 6.63 5.78 5.34	Total noninterest revenue	11,783,474	11,551,067	12,711,539				
Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 37,406,658 Income before income taxes 26,074,069 22,698,043 20,856,440 Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$ 16,874,575 \$ 14,725,220 \$ 13,570,096 PER SHARE DATA Weighted average number of common stock shares outstanding 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) \$ 6.63 \$ 5.78 \$ 5.34	NONINTEREST EXPENSE							
Occupancy, furniture and equipment expense 3,672,144 3,141,368 3,592,681 Other expense 10,916,577 11,503,369 10,321,725 Total noninterest expense 39,178,418 39,122,370 37,406,658 Income before income taxes 26,074,069 22,698,043 20,856,440 Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$ 16,874,575 \$ 14,725,220 \$ 13,570,096 PER SHARE DATA Weighted average number of common stock shares outstanding 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) \$ 6.63 \$ 5.78 \$ 5.34	Salaries and benefits	24,589,697	24,477,633	23,492,252				
Total noninterest expense 39,178,418 39,122,370 37,406,658 Income before income taxes 26,074,069 22,698,043 20,856,440 Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$16,874,575 \$14,725,220 \$13,570,096 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) Basic \$6.63 \$5.78 \$5.34	Occupancy, furniture and equipment expense	3,672,144	3,141,368	3,592,681				
Income before income taxes 26,074,069 22,698,043 20,856,440 Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$ 16,874,575 \$ 14,725,220 \$ 13,570,096 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) Basic \$ 6.63 \$ 5.78 \$ 5.34		10,916,577	11,503,369	10,321,725				
Income taxes 9,199,494 7,972,823 7,286,344 NET INCOME \$ 16,874,575 \$ 14,725,220 \$ 13,570,096	Total noninterest expense	39,178,418	39,122,370	37,406,658				
NET INCOME \$ 16,874,575 \$ 14,725,220 \$ 13,570,096 PER SHARE DATA Weighted average number of common stock shares outstanding Basic 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) \$ 6.63 \$ 5.78 \$ 5.34	Income before income taxes	26,074,069	22,698,043	20,856,440				
PER SHARE DATA Weighted average number of common stock shares outstanding 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) \$ 6.63 \$ 5.78 \$ 5.34	Income taxes	9,199,494	7,972,823	7,286,344				
Weighted average number of common stock shares outstanding Basic 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) 8 6.63 \$ 5.78 \$ 5.34	NET INCOME	\$ 16,874,575	\$ 14,725,220	\$ 13,570,096				
Weighted average number of common stock shares outstanding Basic 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) 8 6.63 \$ 5.78 \$ 5.34								
Basic 2,546,676 2,546,676 2,539,230 Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) 8 6.63 \$ 5.78 \$ 5.34								
Diluted 2,554,177 2,552,489 2,563,225 Earnings per common share (based on weighted average shares outstanding) 8 6.63 5.78 5.34								
Earnings per common share (based on weighted average shares outstanding) Basic \$ 6.63 \$ 5.78 \$ 5.34								
outstanding) Basic \$ 6.63 \$ 5.78 \$ 5.34		2,554,177	2,552,489	2,563,225				
Basic \$ 6.63 \$ 5.78 \$ 5.34	•							
	-	\$ 663	\$ 5.78	\$ 534				

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

	Nine Months Ended					
	September 30,			September 30,		
		2017		2016		
INTEREST REVENUE		_		_		
Loans, including fees	\$	133,186,418	\$	119,896,806		
Deposits with banks		2,062,334		887,538		
Securities		20,009,593		16,657,652		
Other interest and dividend income		63,513		115,195		
Total interest revenue		155,321,858		137,557,191		
INTEREST EXPENSE						
Deposits		2,936,041		2,784,824		
Funds purchased and other borrowings		135,176		151,778		
Total interest expense		3,071,217		2,936,602		
Net interest revenue		152,250,641		134,620,589		
Provision for loan losses		400,000		1,750,000		
Net interest revenue after provision for loan losses		151,850,641		132,870,589		
NONINTEREST REVENUE						
Fiduciary income		10,718,264		10,147,820		
Mortgage banking revenue, net		4,816,012		5,589,388		
Other fees on loans		739,699		796,650		
Service charges, commissions and fees		17,647,378		17,298,161		
Securities gains, net		-		966,536		
Net gains (losses) on other real estate		(10,390)		51,802		
Other income		841,145		1,293,595		
Total noninterest revenue		34,752,108		36,143,952		
NONINTEREST EXPENSE						
Salaries and benefits		74,328,025		67,039,358		
Occupancy, furniture and equipment expense		11,449,079		10,459,978		
Other expense		32,429,526		31,004,048		
Total noninterest expense		118,206,630		108,503,384		
Income before income taxes		68,396,119		60,511,157		
Income taxes		23,787,946		21,046,725		
NET INCOME	\$	44,608,173	\$	39,464,432		
NED CHARLES ATT						
PER SHARE DATA						
Weighted average number of common stock shares outstanding		2544026		2.546.004		
Basic		2,544,936		2,546,084		
Diluted		2,551,841		2,570,254		
Earnings per common share (based on weighted average shares						
outstanding)	ø	17.52	¢.	15.50		
Basic	\$	17.53	\$ \$	15.50		
Diluted	\$	17.48	P	15.35		

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

(dollars in thousands) **Quarters Ended**

	Sep	otember 30, 2017		June 30, 2017				March 31, 2017		rch 31, December 31,		September 30, 2016	
SELECTED DATA													
Interest-bearing deposits with banks	\$	449,353	\$	139,317	\$	290,649	\$	326,002	\$	299,272			
Securities		1,492,498		1,383,167		1,401,520		1,384,817		1,195,090			
Total loans		3,956,974		3,960,567		3,765,056		3,785,076		3,738,649			
Allowance for loan losses		89,569		87,981		87,552		85,787		86,403			
Earning assets ¹		5,918,736		5,501,453		5,481,936		5,522,413		5,232,755			
Total assets		6,062,191		5,641,265		5,601,613		5,668,953		5,373,076			
Deposits		5,233,563		4,860,761		4,820,251		4,923,690		4,640,169			
Interest-bearing liabilities		3,282,963		3,135,628		3,121,951		3,106,707		2,958,911			
Total shareholders' equity		540,066		525,965		508,934		496,286		502,111			
Total equity to total assets		8.91%		9.32%		9.09%		8.75%		9.34%			
Full-time equivalent employees		972		950		930		926		932			
ASSET QUALITY RATIOS													
Allowance for loan losses to total loans		2.26%		2.22%		2.33%		2.27%		2.31%			
Allowance for loan losses to total loans		748%		796%		677%		598%		562%			
Net charge-offs (recoveries) to total average loans		-0.04%		-0.01%		-0.04%		0.03%		-0.01%			
Noncurrent loans and ORE to assets		0.20%		0.20%		0.24%		0.0376		0.31%			
Noncurrent loans, ORE and TDRs to assets		0.20%		0.26%		0.24%		0.27%		0.31%			
·				0.2070		0.2970		0.3370		0.3770			
(1) Includes only the amortized cost for securities. Include:	s non-	accrual loans.											
					housan	ds, except per	shar						
	Sar	otember 30,	Qua	June 30,	San	September 30,		% Ch Sequential		Year over			
	Sep	2017		2017	зер	2016	,	Ouarter		Year			
PERFORMANCE					-		_	Q					
Net interest revenue, fully tax-equivalent	\$	53,781	\$	50,585	\$	46,639		6.3%		15.3%			
Fully tax-equivalent adjustment		312		315		337		-1.0%		-7.4%			
Net interest revenue		53,469		50,270		46,302		6.4%		15.5%			
Provision for loan losses		-		-		750		NM		-100.0%			
Net interest revenue after provision for loan losses		53,469		50,270		45,552		6.4%		17.4%			
Noninterest revenue		11,783		11,551		12,712		2.0%		-7.3%			
Noninterest expense		39,178		39,123		37,408		0.1%		4.7%			
Income before income taxes		26,074		22,698		20,856		14.9%		25.0%			
Income taxes		9,199		7,972		7,286		15.4%		26.3%			
Net income	\$	16,875	\$	14,726	\$	13,570		14.6%		24.4%			
PER COMMON SHARE						·							
Net income available to common shareholders (basic)	\$	6.63	\$	5.78	\$	5.34		14.7%		24.2%			
Net income available to common shareholders (diluted)	Ψ	6.61	Ψ	5.77	Ψ.	5.29		14.6%		25.0%			
Common cash dividends		0.84		0.84		0.75		0.0%		12.0%			
Common shareholders' equity		210.16		204.67		196.04		2.7%		7.2%			
• •		210.10		204.07		170.04		2.770		7.270			
NM = not meaningful			0	Fd.d				0/ CL					
	Ser	otember 30,	Quarters Ended June 30, Septe		September 30,		Sequential Sequential		hange Year over				
	БСГ	2017		2017	БСР	2016		Quarter		Year			
PERFORMANCE RATIOS													
Return on average assets		1.14%		1.06%		1.02%		0.08%		0.12%			
Return on average shareholders' equity		12.44%		11.35%		10.83%		1.09%		1.61%			
Margin on average earning assets ¹		3.72%		3.72%		3.60%		0.00%		0.12%			
Noninterest expense to average assets		2.65%		2.81%		2.81%		-0.16%		-0.16%			
Noninterest revenue to average assets		0.80%		0.83%		0.95%		-0.03%		-0.15%			
Efficiency ratio		59.8%		63.0%		63.0%		-3.2%		-3.2%			
		10.600/		1.4.520/		44000/		4.0 = 0.4					

12.68%

14.53%

14.02%

-1.85%

-1.34%

Common cash dividends to net income

⁽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)

		Nine Mon	% Change				
	Sep	tember 30,	Sep	tember 30,	Year over		
		2017		2016	Year		
PERFORMANCE				<u> </u>			
Net interest revenue, fully tax-equivalent	\$	153,186	\$	135,694	12.9%		
Fully tax-equivalent adjustment		935		1,073	-12.9%		
Net interest revenue		152,251		134,621	13.1%		
Provision for loan losses		400		1,750	-77.1%		
Net interest revenue after provision for loan losses		151,851		132,871	14.3%		
Noninterest revenue		34,752		36,144	-3.9%		
Noninterest expense		118,207		108,504	8.9%		
Income before income taxes		68,396		60,511	13.0%		
Income taxes		23,788		21,047	13.0%		
Net income	\$	44,608	\$	39,464	13.0%		
PER COMMON SHARE							
Net income available to common shareholders (basic)	\$	17.53	\$	15.50	13.1%		
Net income available to common shareholders (diluted)		17.48		15.35	13.9%		
Common cash dividends		2.52		2.25	12.0%		
Common shareholders' equity		210.16		196.04	7.2%		
PERFORMANCE RATIOS							
Return on average assets		1.05%		1.02%	0.03%		
Return on average shareholders' equity		11.44%		10.83%	0.61%		
Margin on average earning assets ¹		3.69%		3.58%	0.11%		
Noninterest expense to average assets		2.78%		2.79%	-0.01%		
Noninterest revenue to average assets		0.82%		0.93%	-0.11%		
Efficiency ratio		62.9%		63.1%	-0.2%		
Common cash dividends to net income		14.39%		14.52%	-0.13%		

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