Summary Financial Statements and Selected Financial Highlights

(unaudited)





W.T.B. Financial Corporation

watrust.com

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

	December 31, 2016	September 30, 2016	December 31, 2015
ASSETS			
Cash and due from banks	\$ 97,412,042	\$ 87,706,427	\$ 79,795,019
Interest-bearing deposits with banks	326,001,529	299,272,101	438,603,226
Securities available for sale, at fair value	932,788,461	797,132,759	679,877,946
Securities held to maturity, at amortized cost	452,029,006	397,956,801	482,414,445
Federal Home Loan Bank and Pacific Coast Bankers' Bancshares			
stock, at cost	6,421,500	6,421,500	5,781,300
Loans receivable	3,785,076,118	3,738,649,010	3,556,598,459
Allowance for loan losses	(85,786,743)	(86,402,668)	(84,968,885)
Loans net of allowance for loan losses	3,699,289,375	3,652,246,342	3,471,629,574
Premises and equipment, net	42,986,615	45,961,657	44,659,499
Other real estate	870,500	1,195,827	355,500
Accrued interest receivable	17,061,492	12,856,003	13,682,150
Other assets	94,092,679	72,326,887	88,473,701
Total assets	\$ 5,668,953,199	\$ 5,373,076,304	\$ 5,305,272,360
LIABILITIES			
Deposits:			
Noninterest-bearing	\$ 2,028,445,434	\$ 1,875,780,403	\$ 1,825,070,343
Interest-bearing	2,895,244,374	2,764,388,621	2,715,477,707
Total deposits	4,923,689,808	4,640,169,024	4,540,548,050
Securites sold under agreements to repurchase	211,462,438	194,522,541	264,887,110
Accrued interest payable	439,921	426,756	526,585
Other liabilities	37,075,124	35,846,881	34,903,602
Total liabilities	5,172,667,291	4,870,965,202	4,840,865,347
SHAREHOLDERS' EQUITY			
Common stock	28,542,925	27,917,793	29,879,574
Surplus	32,665,000	32,665,000	32,665,000
Undivided profits	471,885,130	461,525,859	427,792,790
	533,093,055	522,108,652	490,337,364
Accumulated other comprehensive loss	(36,807,147)	(19,997,550)	(25,930,351)
Total shareholders' equity	496,285,908	502,111,102	464,407,013
Total liabilities and shareholders' equity	\$ 5,668,953,199	\$ 5,373,076,304	\$ 5,305,272,360

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

	Three Months Ended				
	December 31,	September 30,	December 31,		
	2016	2016	2015		
INTEREST REVENUE					
Loans, including fees	\$ 41,345,217	\$ 41,345,340	\$ 38,499,523		
Deposits with banks	559,085	301,612	371,303		
Securities	6,024,178	5,621,597	4,416,324		
Other interest and dividend income	14,355	17,235	8,217		
Total interest revenue	47,942,835	47,285,784	43,295,367		
INTEREST EXPENSE					
Deposits	961,173	944,399	933,640		
Funds purchased and other borrowings	41,262	39,826	67,555		
Total interest expense	1,002,435	984,225	1,001,195		
Net interest revenue	46,940,400	46,301,559	42,294,172		
Provision for loan losses	500,000	750,000	4		
Net interest revenue after provision for loan losses	46,440,400	45,551,559	42,294,168		
NONINTEREST REVENUE					
Fiduciary income	3,418,012	3,384,309	3,396,764		
Mortgage banking revenue, net	2,664,520	2,280,700	1,408,917		
Other fees on loans	328,052	360,708	286,003		
Service charges, commissions and fees	5,615,405	5,947,212	5,738,534		
Securities gains, net	34,218	-	605,669		
Net gains on other real estate	4,615	350	13,019		
Other income	332,417	738,260	3,066,849		
Total noninterest revenue	12,397,239	12,711,539	14,515,755		
NONINTEREST EXPENSE					
Salaries and benefits	23,650,768	23,492,252	20,319,939		
Occupancy, furniture and equipment expense	3,821,015	3,592,681	3,745,691		
Other expense	12,453,814	10,321,725	13,700,199		
Total noninterest expense	39,925,597	37,406,658	37,765,829		
Income before income taxes	18,912,042	20,856,440	19,044,094		
Income taxes	6,649,816	7,286,344	5,697,762		
NET INCOME	\$ 12,262,226	\$ 13,570,096	\$ 13,346,332		
NET INCOME	\$ 12,262,226	\$ 13,570,096	\$ 13,346,332		
Preferred stock dividends	-	-			
NET INCOME AVAILABLE TO					
COMMON SHAREHOLDERS	\$ 12,262,226	\$ 13,570,096	\$ 13,346,332		
PER SHARE DATA					
Weighted average number of common stock shares outstanding					
Basic	2,537,464	2,539,230	2,542,941		
Diluted	2,545,025	2,563,225	2,567,734		
Earnings per common share (based on weighted average shares					
outstanding)					
Basic	\$ 4.83	\$ 5.34	\$ 5.25		
Diluted	\$ 4.82	\$ 5.29	\$ 5.20		

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

December 31, 2016   December 31, 2015     INTEREST REVENUE   2015     Loans, including fees   5     Deposits with banks   31,444,603     Total interest revenue   129,549     Deposits with a purchased and other borrowings   129,549     Total interest revenue   31,418     Provision for loan losses   193,039     Provision for loan losses   22,581,301     Provision for loan losses   133,55,982     Other revenue   148,623,0098     Provision for loan losses   129,309     Provision for loan losses   119,30,098     Provision for loan losses   129,309     Provision for loan losses   119,30,098     Provision for loan losses   119,30,098     NONINTEREST REVENUE   13,565,832     Fiduciary income   13,265,832     Mortage banking revenue, net   1,124,701     Other reco noloans   1,124,701     Securities gains, net   1,000,733     NONINTEREST EXPENSE   34,345,7859     Salaries and benefits   90,690,127     Other recore income taxes		Twelve Months Ended			
INTEREST REVENUE   5   161,242,023   5   151,464,308     Deposits with banks   31,418   39,9400   32,681,831   15,752,583     Other interest and dividend income   129,549   31,418   31,418     Total interest revenue   185,500,026   168,237,709   4,436,523     Net interest revenue   39,303   4,436,523   163,801,186     Provision for loan losses   13,255,832   13,801,186   2,250,000   2,666,700     Not interest revenue after provision for loan losses   179,310,989   161,134,486   22,913,567   22,702,331     Service charges, commissions and fees   22,913,567   22,702,331   1,124,701   1,221,989     Service charges, commissions and fees   22,913,567   22,702,331   565,632   1,3,864,892     Mortgage banking revenue, net   1,626,011   3,968,336   10,47,01   1,221,989     Service charges, commissions and fees   22,913,567   22,702,331   565,632   1,3,841,87,341     Other fees no loans   1,124,701   1,221,989   14,230,994   1,741,714   2,240,934   1,741,714 <th></th> <th>Decembe</th> <th>r 31,</th> <th>D</th> <th>ecember 31,</th>		Decembe	r 31,	D	ecember 31,
Loans, including fees   \$ 161,242,023   \$ 151,464,308     Deposits with banks   38,4602   398,400     Securities   129,549   31,418     Total interest revenue   185,500,026   168,237,709     INTEREST EXPENSE   3,745,998   4,200,538     Poposits   3,745,998   4,200,538     Total interest revenue   181,560,989   163,801,186     Provision for loan losses   3,939,037   4,436,523     Net interest revenue   181,560,989   163,801,186     Provision for loan losses   179,310,989   161,134,486     NONINTEREST REVENUE   161,134,486   1,124,701   1,221,989     Friduciary income   13,565,832   1,3,864,892   2,702,331     Other fees on loans   1,124,701   1,221,989   3,745,986   5,751,736     Other fees on loans   1,124,701   1,221,989   3,265,000   2,666,700     Yotal noninterest revenue   48,541,190   48,857,157   3,968,336   11,000,753   605,669     Net interest revenue   49,690,127   81,887,841   1,626,011 <th></th> <th>2016</th> <th></th> <th></th> <th>2015</th>		2016			2015
Deposits with banks   1,446,623   989,400     Securities   129,549   31,418     Other interest and dividend income   129,549   31,418     Total interest revenue   185,500,026   168,237,709     INTEREST EXPENSE   3,745,998   4,200,538     Poposits   3,745,998   4,200,538     Funds purchased and other borrowings   13,303   235,985     Total interest revenue   181,560,989   163,801,186     Provision for loan losses   179,310,989   161,134,486     NONINTEREST REVENUE   1122,1989   22,913,567   22,702,331     Fiduciary income   8,253,908   5,751,736   000,757   605,669     Other fies on loans   1,124,701   1,221,989   32,968,336   7041,001,757   605,669     Notingge banking revenue, net   1,626,011   3,968,336   7042,040   0ther income   1,122,1989     Total noninterest revenue   48,541,190   48,857,157   00147   81,887,841     Other resone and benefits   0,609,127   81,887,841   10,90,690,127   81,887,841	INTEREST REVENUE				
Securities   22,681,831   15,752,583     Other interest revenue   129,549   31,418     Total interest revenue   185,500,026   168,237,709     INTEREST EXPENSE   3,930,337   4,436,523     Deposits   3,930,037   4,436,523     Not interest revenue   181,560,989   161,330,1186     Provision for loan losses   2,250,000   2,2666,700     Net interest revenue after provision for loan losses   179,310,989   161,134,486     NONINTEREST REVENUE   8,253,908   5,751,736     Fiduciary income   1,3,565,832   13,864,892     Mortgage banking revenue, net   8,253,908   5,751,736     Other fees on loans   1,124,701   1,221,989     Securities gains, net   1,000,753   605,669     Net gains on other real estate   56,418   742,204     Other respense   1,4357,859   44,740,952     Total noninterest revenue   48,541,190   48,857,157     NONINTEREST EXPENSE   Salaries and benefits   90,690,127   81,887,841     Occupancy, furniture and equipment expense   <	Loans, including fees	\$ 161,242	2,023	\$	151,464,308
Other interest and dividend income Total interest revenue   129,549   31,418     Total interest revenue   185,500,026   168,237,709     INTEREST EXPENSE   3,745,998   4,200,538     Punds purchased and other borrowings Total interest revenue   3,343,039   235,985     Net interest revenue   181,560,989   163,801,186     Provision for loan losses   179,310,989   161,134,486     NONINTEREST REVENUE   181,560,899   161,134,486     Fiduciary income   8,253,908   5,751,736     Other reso no loans   1,124,701   1,221,989     Service charges, commissions and fees   22,913,567   22,702,331     Securities gains, net   1,000,753   605,669     Net pairs on other real estate   56,418   742,204     Other rises on loans   22,913,567   22,702,331     Securities gains, net   1,626,011   3,968,336     Total noninterest revenue   48,8574,190   48,8574,190     Outper charges   70,494,1148   0,690,127   81,887,841     Occupancy, furniture and equipment expense   148,428,980   140,306,941,702 </th <th>Deposits with banks</th> <th>1,446</th> <th>6,623</th> <th></th> <th>989,400</th>	Deposits with banks	1,446	6,623		989,400
Total interest revenue   185,500,026   168,237,709     INTEREST EXPENSE Deposits Funds purchased and other borrowings Total interest expense Net interest revenue   3,745,998   4,200,538     Provision for loan losses Net interest revenue after provision for loan losses   3,393,90,37   4,346,523     NONINTEREST REVENUE Fiduciary income   13,565,832   13,864,892     Mortgage banking revenue, net Other fees on loans   13,565,832   13,864,892     Securities gains, net   1,000,753   605,669     Net gains on other real estate   56,418   742,204     Other income   1,626,011   3,968,336     Total noninterest revenue   43,457,859   44,340,952     Salaries and benefits   0,690,127   81,887,841     Occupancy, furniture and equipment expense   14,280,994   13,741,148     Other expense   14,280,994   13,741,148     Other expense   22,7696,541   23,261,988     NOTINTEREST EXPENSE   21,726,658   \$ 46,359,714     Salaries and benefits   0,690,127   81,887,841     Occupancy, furniture and equipment expense   14,328,990   140,369,941	Securities	22,681	,831		15,752,583
INTEREST EXPENSE     Deposits   3,745,998   4,200,538     Funds purchased and other borrowings   193,039   235,985     Total interest expense   3,939,037   4,436,523     Not interest revenue   181,560,989   163,801,186     Provision for loan losses   2,250,000   2,666,700     Net interest revenue after provision for loan losses   179,310,989   161,134,486     NONINTEREST REVENUE   8,253,908   5,751,736     Fiduciary income   13,565,832   13,864,892     Mortgage banking revenue, net   8,253,908   5,751,736     Other fees on loans   1,124,701   1,221,989     Securities gains, net   1,000,753   605,669     Net gains on other real estate   56,418   742,204     Other income   1,626,011   3,968,336     Total noninterest revenue   48,541,190   48,857,157     NONINTEREST EXPENSE   90,690,127   81,887,841     Occupancy, furniture and equipment expense   144,2280,994   13,741,148     Other expense   79,423,199   69,621,702   6,621,702	Other interest and dividend income		<u> </u>		
Deposits   3,745,998   4,200,538     Funds purchased and other borrowings Total interest revenue   13,030   235,985     Total interest revenue   181,560,989   163,801,186     Provision for loan losses   2,250,000   2,666,700     Net interest revenue after provision for loan losses   179,310,989   161,134,486     NONINTEREST REVENUE   13,565,832   13,864,892     Fiduciary income   13,565,832   13,864,892     Mortgage banking revenue, net   8,253,908   5,751,736     Other fees on loans   1,124,701   1,221,989     Securities gains, net   1,000,753   605,669     Net gains on other real estate   56,418   742,204     Other income   1,626,011   3,968,336     Total noninterest revenue   48,547,157   48,857,157     NONINTEREST EXPENSE   30,639,36   143,448,482,889     Salaries and benefits   90,690,127   81,887,841     Occupancy, furniture and equipment expense   148,428,289   140,369,941     Income taxes   79,423,199   69,621,702   148,428,288	Total interest revenue	185,500	),026		168,237,709
Funds purchased and other borrowings Total interest expense Net interest revenue 193,039 235,985   Total interest expense Net interest revenue 3,393,037 4,436,523   Provision for loan losses 181,560,989 163,801,186   Provision for loan losses 2,250,000 2,666,700   Net interest revenue after provision for loan losses 179,310,989 161,134,486   NONINTEREST REVENUE 8,253,908 5,751,736   Fiduciary income 1,3,565,832 13,864,892   Mortgage banking revenue, net 8,253,908 5,751,736   Other fees on loans 1,124,701 1,221,989   Service charges, commissions and fees 22,913,567 22,702,331   Securities gains, net 1,000,753 605,669   Net gains on other real estate 1,626,011 3,968,336   Total noninterest revenue 48,541,190 48,857,157   NONINTEREST EXPENSE Salaries and benefits 90,690,127 81,887,841   Occupancy, furniture and equipment expense 143,240,994 13,741,148   Income taxes 79,423,199 69,621,702   NET INCOME \$ 51,726,658 46,359,714   Preferred	INTEREST EXPENSE				
Total interest expense Net interest revenue   3,939,037   4,436,523     Net interest revenue   181,560,989   163,801,186     Provision for loan losses   2,250,000   2,666,700     NONINTEREST REVENUE   Fiduciary income   13,565,832   13,864,892     Mortgage banking revenue, net   8,253,908   5,751,736     Other fees on loans   1,124,701   1,221,989     Securities gains, net   1,000,753   605,669     Net gains on other real estate   56,418   742,204     Other income   1,626,011   3,968,336     Total noninterest revenue   48,851,157   81,887,841     Occupancy, furniture and equipment expense   14,280,994   13,741,148     Other expense   14,280,994   13,741,148     Income before income taxes   90,690,127   81,887,841     Income taxes   27,696,541   23,261,988     NET INCOME   \$ 51,726,658   \$ 46,359,714     Preferred stock dividends   -   (141,346)     NET INCOME   \$ 51,726,658   \$ 46,218,368     PER SHARE DATA   \$ 51,726,658 <td>Deposits</td> <td>3,745</td> <td>5,998</td> <td></td> <td>4,200,538</td>	Deposits	3,745	5,998		4,200,538
Total interest expense Net interest revenue   3,939,037   4,436,523     Provision for loan losses   181,560,989   163,801,186     Provision for loan losses   2,250,000   2,666,700     Not interest revenue after provision for loan losses   179,310,989   161,134,486     NONINTEREST REVENUE   Fiduciary income   13,565,832   13,864,892     Mortgage banking revenue, net   8,253,908   5,751,736     Other fees on loans   1,124,701   1,221,989     Securities gains, net   1,000,753   605,669     Net gains on other real estate   56,418   742,204     Other income   1,626,011   3,968,336     Total noninterest revenue   48,851,157   44,360,369,411     NONINTEREST EXPENSE   90,690,127   81,887,841     Salaries and benefits   90,690,127   81,887,841     Other expense   14,280,994   13,741,148     Income before income taxes   27,696,541   23,261,988     NET INCOME   \$ 51,726,658   \$ 46,319,714     Preferred stock dividends   - (141,346)   - (141,346)     N	Funds purchased and other borrowings				
Provision for loan losses   2,250,000   2,666,700     Net interest revenue after provision for loan losses   179,310,989   161,134,486     NONINTEREST REVENUE   13,565,832   13,864,892     Mortgage banking revenue, net   8,253,908   5,751,736     Other fees on loans   1,124,701   1,221,989     Service charges, commissions and fees   22,913,567   22,702,331     Securities gains, net   1,600,753   605,669     Net gains on other real estate   56,418   742,204     Other income   1,626,011   3,968,336     Total noninterest revenue   48,541,190   48,857,157     NONINTEREST EXPENSE   Salaries and benefits   90,690,127   81,887,841     Occupancy, furniture and equipment expense   14,280,994   13,741,148     Other expense   143,457,859   447,40,952     Total noninterest expense   143,289,900   140,369,941     Income before income taxes   27,696,541   23,261,988     NET INCOME   \$ 51,726,658   \$ 46,359,714     Preferred stock dividends   -   (141,346)	Total interest expense				4,436,523
Net interest revenue after provision for loan losses   179,310,989   161,134,486     NONINTEREST REVENUE   Fiduciary income   13,565,832   13,864,892     Mortgage banking revenue, net   8,253,908   5,751,736     Other fees on loans   1,124,701   1,221,989     Securities gains, net   1,000,753   605,669     Net gains on other real estate   56,418   742,204     Other income   1,626,011   3,968,336     Total noninterest revenue   48,541,190   48,857,157     NONINTEREST EXPENSE   Salaries and benefits   90,690,127   81,887,841     Occupancy, furniture and equipment expense   143,428,980   140,369,941   13,741,148     Other expense   143,428,980   140,369,941   13,741,149,952     Income bafore income taxes   27,696,531   2,23,61,988   8   51,726,658   \$ 46,359,714     Preferred stock dividends   *   51,726,658   \$ 46,359,714   (141,346)     NET INCOME   *   51,726,658   \$ 46,218,368   \$ 46,218,368     Preferred stock dividends   *   51,726,658	Net interest revenue	181,560	,989		163,801,186
NONINTEREST REVENUE   Fiduciary income 13,565,832 13,864,892   Mortgage banking revenue, net 8,253,908 5,751,736   Other fees on loans 1,124,701 1,221,989   Service charges, commissions and fees 22,913,567 22,702,331   Securities gains, net 1,000,753 605,669   Net gains on other real estate 56,418 742,204   Other income 1,626,011 3,968,336   Total noninterest revenue 48,551,190 48,857,157   NONINTEREST EXPENSE Salaries and benefits 90,690,127 81,887,841   Occupancy, furniture and equipment expense 14,280,994 13,741,148   Other expense 143,422,8980 140,359,941   Income before income taxes 27,696,541 23,261,988   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends \$ 51,726,658 \$ 46,359,714   NET INCOME \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,366	Provision for loan losses	2,250	),000		2,666,700
Fiduciary income 13,565,832 13,864,892   Mortgage banking revenue, net 8,253,908 5,751,736   Other fees on loans 1,124,701 1,221,989   Service charges, commissions and fees 22,913,567 22,702,331   Securities gains, net 1,000,753 605,669   Net gains on other real estate 56,418 742,204   Other income 1,626,011 3,968,336   Total noninterest revenue 48,541,190 48,857,157   NONINTEREST EXPENSE Salaries and benefits 90,690,127 81,887,841   Occupancy, furniture and equipment expense 14,280,994 13,741,148   Other expense 148,428,980 140,369,941   Income before income taxes 79,423,199 69,621,702   Income taxes 27,696,541 23,261,988   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends - (141,346) - (141,346)   NET INCOME \$ 51,726,658 \$ 46,218,368   PER SHARE DATA - (141,346) - (141,346)   Weighted average number of common stock shares outstanding 2,543,917 2,541,339 <td< td=""><td>Net interest revenue after provision for loan losses</td><td>179,310</td><td>),989</td><td></td><td>161,134,486</td></td<>	Net interest revenue after provision for loan losses	179,310	),989		161,134,486
Mortgage banking revenue, net 8,253,908 5,751,736   Other fees on loans 1,124,701 1,221,989   Service charges, commissions and fees 22,913,567 22,702,331   Securities gains, net 1,000,753 605,669   Net gains on other real estate 56,418 742,204   Other income 1,626,011 3,968,336   Total noninterest revenue 48,541,190 48,857,157   NONINTEREST EXPENSE Salaries and benefits 90,690,127 81,887,841   Occupancy, furniture and equipment expense 14,280,994 13,741,148   Other expense 148,428,980 140,369,941   Income before income taxes 79,423,199 69,621,702   Income taxes 79,423,199 69,621,702   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends (141,346)   NET INCOME \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PER SHARE DATA 2,543,917 2,541,339   Weighted average number of common stock shares outstanding 2,549,894 2,566,077   Basic \$ 20,33 </td <td>NONINTEREST REVENUE</td> <td></td> <td></td> <td></td> <td></td>	NONINTEREST REVENUE				
Mortgage banking revenue, net 8,253,908 5,751,736   Other fees on loans 1,124,701 1,221,989   Service charges, commissions and fees 22,913,567 22,702,331   Securities gains, net 1,000,753 605,669   Net gains on other real estate 56,418 742,204   Other income 1,626,011 3,968,336   Total noninterest revenue 48,541,190 48,857,157   NONINTEREST EXPENSE Salaries and benefits 90,690,127 81,887,841   Occupancy, furniture and equipment expense 14,280,994 13,741,148   Other expense 148,428,980 140,369,941   Income before income taxes 79,423,199 69,621,702   Income taxes 79,423,199 69,621,702   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends (141,346)   NET INCOME \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PER SHARE DATA 2,543,917 2,541,339   Weighted average number of common stock shares outstanding 2,549,894 2,566,077   Basic \$ 20,33 </th <th>Fiduciary income</th> <th>13,565</th> <th>5,832</th> <th></th> <th>13,864,892</th>	Fiduciary income	13,565	5,832		13,864,892
Other fees on loans   1,124,701   1,221,989     Service charges, commissions and fees   22,913,567   22,702,331     Securities gains, net   1,000,753   605,669     Net gains on other real estate   56,418   742,204     Other income   1,626,011   3,968,336     Total noninterest revenue   48,541,190   48,857,157     NONINTEREST EXPENSE   90,690,127   81,887,841     Occupancy, furniture and equipment expense   14,280,994   13,741,148     Other expense   144,240,952   140,369,941     Income before income taxes   79,423,199   69,621,702     Income taxes   27,696,541   23,261,988     NET INCOME   \$ 51,726,658   \$ 46,359,714     Preferred stock dividends   -   (141,346)     NET INCOME   \$ 51,726,658   \$ 46,218,368     PER SHARE DATA   \$ 51,726,658   \$ 46,218,368     PER SHARE DATA   2,543,917   2,541,339     Weighted average number of common stock shares outstanding   2,549,894   2,566,077     Basic   \$ 20,33   \$ 18,19	-				
Service charges, commissions and fees   22,913,567   22,702,331     Securities gains, net   1,000,753   605,669     Net gains on other real estate   56,418   742,204     Other income   1,626,011   3,968,336     Total noninterest revenue   48,541,190   48,857,157     NONINTEREST EXPENSE   90,690,127   81,887,841     Occupancy, furniture and equipment expense   43,457,859   44,740,952     Total noninterest expense   148,428,980   140,369,941     Income before income taxes   79,423,199   69,621,702     Income taxes   79,423,199   69,621,702     NET INCOME   \$ 51,726,658   \$ 46,359,714     Preferred stock dividends   -   (141,346)     NET INCOME   \$ 51,726,658   \$ 46,218,368     PER SHARE DATA   * (141,346)   -     Weighted average number of common stock shares outstanding Basic   2,543,917   2,541,339     Diluted   2,549,894   2,566,077     Earnings per common share (based on weighted average shares outstanding)   2,543,917   2,541,339     Basic		,	·		
Securities gains, net 1,000,753 605,669   Net gains on other real estate 56,418 742,204   Other income 1,626,011 3,968,336   Total noninterest revenue 48,541,190 48,857,157   NONINTEREST EXPENSE 90,690,127 81,887,841   Occupancy, furniture and equipment expense 14,280,994 13,741,148   Other expense 43,457,859 44,740,952   Total noninterest expense 148,428,980 140,369,941   Income before income taxes 27,696,541 23,261,988   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends - (141,346)   NET INCOME \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PER SHARE DATA 2,543,917 2,541,339   Weighted average number of common stock shares outstanding 2,543,917 2,541,339   Basic 2,549,894 2,566,077   Earnings per common share (based on weighted average shares outstanding) 3,5 18.19	Service charges, commissions and fees				
Net gains on other real estate 56,418 742,204   Other income 1,626,011 3,968,336   Total noninterest revenue 48,541,190 48,857,157   NONINTEREST EXPENSE 90,690,127 81,887,841   Occupancy, furniture and equipment expense 14,280,994 13,741,148   Other expense 43,457,859 44,740,952   Total noninterest expense 148,428,980 140,369,941   Income before income taxes 79,423,199 69,621,702   Income taxes 27,696,541 23,261,988   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends - (141,346)   NET INCOME \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   Piluted \$ 51,726,658 \$ 46,218,369   Basic \$ 2,543,917 2,541,339   Diluted \$ 51,726					605,669
Total noninterest revenue 48,851,190 48,857,157   NONINTEREST EXPENSE Salaries and benefits 90,690,127 81,887,841   Occupancy, furniture and equipment expense 14,280,994 13,741,148   Other expense 43,457,859 44,740,952   Total noninterest expense 148,428,980 140,369,941   Income before income taxes 79,423,199 69,621,702   Income taxes 27,696,541 23,261,988   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends - (141,346)   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends - (141,346)   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends - -   NET INCOME AVAILABLE TO \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 46,218,368 \$ 46,218,368   PER SHARE DATA 2,543,917 2,541,339   Weighted average number of common stock shares outstanding 2,549,894 2,566,077   Basic \$ 20,33 \$ 18.19	Net gains on other real estate				742,204
NONINTEREST EXPENSE   Salaries and benefits   Occupancy, furniture and equipment expense   Other expense   Total noninterest expense   Income before income taxes   NET INCOME   Preferred stock dividends   NET INCOME   Solution   Per SHARE DATA   Weighted average number of common stock shares outstanding Basic   Diluted   2,543,917   2,543,917   2,541,339   2,549,894   2,543,917   2,541,339   2,549,894   2,566,077   Earnings per common share (based on weighted average shares outstanding)   Basic \$ 20.33	Other income	1,626	5,011		3,968,336
Salaries and benefits 90,690,127 81,887,841   Occupancy, furniture and equipment expense 14,280,994 13,741,148   Other expense 43,457,859 44,740,952   Total noninterest expense 148,428,980 140,369,941   Income before income taxes 79,423,199 69,621,702   Income taxes 79,423,199 69,621,702   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends - (141,346)   NET INCOME \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 2,543,917 2,541,339   Diluted \$ 2,543,917 2,541,339   Diluted \$ 2,543,917 2,541,339   Diluted \$ 2,543,917 2,541,339   Diluted \$ 2,543,917 2,541,339   Basic \$ 20,33 \$ 18.19	Total noninterest revenue	48,541	,190		48,857,157
Occupancy, furniture and equipment expense 14,280,994 13,741,148   Other expense 14,280,994 13,741,148   Other expense 148,428,980 140,369,941   Income before income taxes 79,423,199 69,621,702   Income taxes 27,696,541 23,261,988   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends - (141,346)   NET INCOME AVAILABLE TO - (141,346)   COMMON SHAREHOLDERS \$ 51,726,658 \$ 46,218,368   PER SHARE DATA * 51,726,658 \$ 46,218,368   PER SHARE DATA 2,543,917 2,541,339   Diluted 2,549,894 2,566,077   Earnings per common share (based on weighted average shares outstanding) 8 20,33 \$ 18.19	NONINTEREST EXPENSE				
Occupancy, furniture and equipment expense 14,280,994 13,741,148   Other expense 43,457,859 44,740,952   Total noninterest expense 148,428,980 140,369,941   Income before income taxes 79,423,199 69,621,702   Income taxes 27,696,541 23,261,988   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends - (141,346)   NET INCOME AVAILABLE TO - (141,346)   COMMON SHAREHOLDERS \$ 51,726,658 \$ 46,218,368   PER SHARE DATA * 64,218,368 \$ 46,218,368   PER SHARE DATA 2,543,917 2,541,339   Diluted 2,549,894 2,566,077   Earnings per common share (based on weighted average shares outstanding) 8 20.33 \$ 18.19	Salaries and benefits	90,690	),127		81,887,841
Other expense 43,457,859 44,740,952   Total noninterest expense 148,428,980 140,369,941   Income before income taxes 79,423,199 69,621,702   Income taxes 27,696,541 23,261,988   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends - (141,346)   NET INCOME AVAILABLE TO - (141,346)   COMMON SHAREHOLDERS \$ 51,726,658 \$ 46,218,368   PER SHARE DATA * 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PEarnings per common shork shares outstanding Basic 2,543,917 2,541,339   Diluted 2,549,894 2,566,077 2,549,894 2,566,077   Basic \$ 20,33 \$ 18,19	Occupancy, furniture and equipment expense				13,741,148
Income before income taxes Income taxes NET INCOME Preferred stock dividends NET INCOME AVAILABLE TO COMMON SHAREHOLDERS PER SHARE DATA Weighted average number of common stock shares outstanding Basic Diluted Basic Substanding) Basic Substanding Basic Substanding Basic Substanding Basic Substanding Basic Substanding Basic Substanding Basic Substanding Basic Substanding Basic Substanding Basic Substanding Basic Substanding Basic Substanding Basic Substanding Basic Substanding S	Other expense	43,457	,859		44,740,952
Income taxes 27,696,541 23,261,988   NET INCOME \$ 51,726,658 \$ 46,359,714   Preferred stock dividends - (141,346)   NET INCOME AVAILABLE TO COMMON SHAREHOLDERS \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PER SHARE DATA \$ 51,726,658 \$ 46,218,368   PEarnings per common share (based on weighted average shares outstanding) 2,543,917 2,541,339   Basic \$ 20,33 \$ 18.19	Total noninterest expense	148,428	3,980		140,369,941
NET INCOME\$ 51,726,658\$ 46,359,714NET INCOME Preferred stock dividends\$ 51,726,658\$ 46,359,714NET INCOME AVAILABLE TO COMMON SHAREHOLDERS- (141,346)* 51,726,658\$ 46,218,368PER SHARE DATA Weighted average number of common stock shares outstanding Basic\$ 51,726,658\$ 46,218,368PER SHARE DATA Weighted average number of common stock shares outstanding Basic2,543,9172,541,339Diluted2,549,8942,566,077Earnings per common share (based on weighted average shares outstanding) Basic\$ 20.33\$ 18.19	Income before income taxes	79,423	8,199		69,621,702
NET INCOME\$ 51,726,658\$ 46,359,714Preferred stock dividends-(141,346)NET INCOME AVAILABLE TO COMMON SHAREHOLDERS\$ 51,726,658\$ 46,218,368PER SHARE DATA\$ 51,726,658\$ 46,218,368PER SHARE DATA Weighted average number of common stock shares outstanding Basic2,543,9172,541,339Diluted2,543,9172,541,339Diluted2,549,8942,566,077Earnings per common share (based on weighted average shares outstanding) Basic\$ 20.33\$ 18.19		27,696	5,541		23,261,988
Preferred stock dividends NET INCOME AVAILABLE TO COMMON SHAREHOLDERS PER SHARE DATA Weighted average number of common stock shares outstanding Basic Diluted Earnings per common share (based on weighted average shares outstanding) Basic \$ 20.33 \$ 18.19	NET INCOME	\$ 51,720	6,658	\$	46,359,714
Preferred stock dividends NET INCOME AVAILABLE TO COMMON SHAREHOLDERS PER SHARE DATA Weighted average number of common stock shares outstanding Basic Diluted Earnings per common share (based on weighted average shares outstanding) Basic \$ 20.33 \$ 18.19					
NET INCOME AVAILABLE TO COMMON SHAREHOLDERS\$ 51,726,658\$ 46,218,368PER SHARE DATAWeighted average number of common stock shares outstanding Basic2,543,9172,541,339Diluted2,549,8942,566,077Earnings per common share (based on weighted average shares outstanding) Basic\$ 20.33\$ 18.19		. ,	/		- ) ) -
COMMON SHAREHOLDERS\$ 51,726,658\$ 46,218,368PER SHARE DATAWeighted average number of common stock shares outstanding Basic2,543,9172,541,339Diluted2,549,8942,566,077Earnings per common share (based on weighted average shares outstanding) Basic\$ 20.33\$ 18.19			-		(141,346)
PER SHARE DATA2,543,9172,541,339Basic2,543,9172,541,339Diluted2,549,8942,566,077Earnings per common share (based on weighted average shares outstanding)520.33\$18.19	NET INCOME AVAILABLE TO				
Weighted average number of common stock shares outstanding Basic2,543,9172,541,339Diluted2,549,8942,566,077Earnings per common share (based on weighted average shares outstanding) Basic820.33\$18.19	COMMON SHAREHOLDERS	\$ 51,726	6,658	\$	46,218,368
Basic 2,543,917 2,541,339   Diluted 2,549,894 2,566,077   Earnings per common share (based on weighted average shares outstanding) 8 20.33 \$ 18.19	PER SHARE DATA				
Diluted 2,549,894 2,566,077   Earnings per common share (based on weighted average shares outstanding) * * * * * * * 18.19   Basic \$ 20.33 \$ 18.19 18.1	Weighted average number of common stock shares outstanding				
Earnings per common share (based on weighted average shares outstanding)   Basic \$ 20.33 \$ 18.19					2,541,339
outstanding)   \$   20.33   \$   18.19		2,549	9,894		2,566,077
Basic \$ 20.33 \$ 18.19					
	0.				
Diluted \$ 20.29 \$ 18.01					
	Diluted	\$ 2	20.29	\$	18.01

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

	(dollars in thousands)							
	Quarters Ended							
	December 31,	, September 30,	June 30,	March 31,	December 31, 2015			
	2016	2016	2016	2016				
SELECTED DATA								
Interest-bearing deposits with banks	\$ 326,002	\$ 299,272	\$ 95,453	\$ 123,975	\$ 438,603			
Securities	1,384,817	1,195,090	1,239,877	1,290,720	1,162,292			
Total loans	3,785,076	3,738,649	3,687,401	3,548,741	3,556,598			
Allowance for loan losses	85,787	86,403	85,378	84,399	84,969			
Earning assets <sup>1</sup>	5,522,413	5,232,755	5,019,834	4,963,213	5,165,726			
Total assets	5,668,953	5,373,076	5,172,344	5,089,008	5,305,272			
Deposits	4,923,690	4,640,169	4,491,233	4,402,995	4,540,548			
Interest-bearing liabilities	3,106,707	2,958,911	2,813,076	2,826,196	2,980,365			
Common equity	496,286	502,111	494,836	480,920	464,407			
Total shareholders' equity	496,286	502,111	494,836	480,920	464,407			
Common equity to total assets	8.75%	6 9.34%	9.57%	9.45%	8.75%			
Total equity to total assets	8.75%	6 9.34%	9.57%	9.45%	8.75%			
Full-time equivalent employees	926	932	901	881	880			
ASSET QUALITY RATIOS								
Allowance for loan losses to total loans	2.27%	6 2.31%	2.32%	2.38%	2.39%			
Allowance for loan losses to noncurrent loans	598%	6 562%	507%	457%	454%			
Net charge-offs (recoveries) to total average loans	0.03%	6 -0.01%	-0.01%	0.03%	-0.01%			
Noncurrent loans and ORE to assets	0.27%	6 0.31%	0.33%	0.37%	0.36%			
Noncurrent loans, ORE and TDRs to assets	0.33%	6 0.37%	0.40%	0.63%	0.64%			

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

	(dollars in thousands, except per share data)								
				ters Ended		· 11	% Change		
	December 31,		September 30,		Dec	cember 31,	Sequential	Year over	
		2016	2016			2015	Quarter	Year	
PERFORMANCE									
Net interest revenue, fully tax-equivalent	\$	47,254	\$	46,639	\$	42,658	1.3%	10.8%	
Fully tax-equivalent adjustment		314		337		364	-6.8%	-13.7%	
Net interest revenue		46,940		46,302		42,294	1.4%	11.0%	
Provision for loan losses		500		750		-	-33.3%	NM	
Net interest revenue after provision for loan losses		46,440		45,552		42,294	1.9%	9.8%	
Noninterest revenue		12,397		12,712		14,516	-2.5%	-14.6%	
Noninterest expense		39,925		37,408		37,766	6.7%	5.7%	
Income before income taxes		18,912		20,856		19,044	-9.3%	-0.7%	
Income taxes		6,650		7,286		5,698	-8.7%	16.7%	
Net income		12,262		13,570		13,346	-9.6%	-8.1%	
Preferred stock dividends		-		-		-	NM	NM	
Net income available to common									
shareholders	\$	12,262	\$	13,570	\$	13,346	-9.6%	-8.1%	
PER COMMON SHARE									
Net income available to common shareholders (basic)	\$	4.83	\$	5.34	\$	5.25	-9.6%	-8.0%	
Net income available to common shareholders (diluted)		4.82		5.29		5.20	-8.9%	-7.3%	
Common cash dividends		0.75		0.75		0.68	0.0%	10.3%	
Common shareholders' equity		193.66		196.04		180.79	-1.2%	7.1%	

NM = not meaningful

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

	Quarters Ended			% Change		
	December 31,	September 30,	December 31,	Sequential	Year over	
	2016	2016	2015	Quarter	Year	
PERFORMANCE RATIOS						
Return on average assets	0.88%	1.02%	1.01%	-0.14%	-0.13%	
Return on average shareholders' equity	9.68%	10.83%	11.56%	-1.15%	-1.88%	
Margin on average earning assets <sup>1</sup>	3.45%	3.60%	3.33%	-0.15%	0.12%	
Noninterest expense to average assets	2.85%	2.81%	2.87%	0.04%	-0.02%	
Noninterest revenue to average assets	0.89%	0.95%	1.10%	-0.06%	-0.21%	
Efficiency ratio	66.9%	63.0%	66.1%	3.9%	0.8%	
Common cash dividends to net income	15.52%	14.02%	12.96%	1.50%	2.56%	
Preferred cash dividends to net income	0.00%	0.00%	0.00%	0.00%	0.00%	
Total cash dividends to net income	15.52%	14.02%	12.96%	1.50%	2.56%	

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

		(dollars in the second	r share data) <u>% Change</u> Year over Year			
	December 31, 2016				December 31, 2015	
PERFORMANCE						
Net interest revenue, fully tax-equivalent	\$	182,948	\$	165,150	10.8%	
Fully tax-equivalent adjustment		1,387		1,349	2.8%	
Net interest revenue		181,561		163,801	10.8%	
Provision for loan losses		2,250		2,667	-15.6%	
Net interest revenue after provision for loan losses		179,311		161,134	11.3%	
Noninterest revenue		48,541		48,858	-0.6%	
Noninterest expense		148,429		140,370	5.7%	
Income before income taxes		79,423		69,622	14.1%	
Income taxes		27,696		23,262	19.1%	
Net income		51,727		46,360	11.6%	
Preferred stock dividends		-		142	-100.0%	
Net income available to common						
shareholders	\$	51,727	\$	46,218	11.9%	
PER COMMON SHARE						
Net income available to common shareholders (basic)	\$	20.33	\$	18.19	11.8%	
Net income available to common shareholders (diluted)		20.29		18.01	12.7%	
Common cash dividends		3.00		2.72	10.3%	
Common shareholders' equity		193.66		180.79	7.1%	
PERFORMANCE RATIOS						
Return on average assets		0.98%		0.94%	0.04%	
Return on average shareholders' equity		10.53%		10.12%	0.41%	
Margin on average earning assets <sup>1</sup>		3.53%		3.42%	0.11%	
Noninterest expense to average assets		2.81%		2.83%	-0.02%	
Noninterest revenue to average assets		0.92%		0.99%	-0.07%	
Efficiency ratio		64.1%		65.6%	-1.5%	
Common cash dividends to net income		14.76%		14.92%	-0.16%	
Preferred cash dividends to net income		0.00%		0.30%	-0.30%	
Total cash dividends to net income		14.76%		15.22%	-0.46%	

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