

STATEMENT OF FINANCIAL CONDITION

31-Dec-21

in thousands

ASSETS		
Cash and Balances Due from Depository Institutions	\$	306,709
Overnight Investments and Securities		230,135
Loans and Lease Financing Receivables		4,924,787
Premises and Fixed Assets		116,844
Intangible and Other Assets		339,169
Total Assets	\$	5,917,644

LIABILITIES AND EQUITY CAPITAL		
Deposits	\$	4,760,288
Other Liabilities		363,418
Total Liabilities	\$	5,123,706
Equity Capital		793,938
Total Liabilities and Equity Capital	\$	5,917,644

REGULATORY CAPITAL			
Category	TBK Bank ¹	Well Capitalized ²	Adequately Capitalized ²
Total Risk Based Capital	12.1%	10.0%	8.0%
Tier 1 Risk Based Capital	11.3%	8.0%	6.0%
Common Equity Tier 1 Risk Based Capital	11.3%	6.5%	4.5%
Tier 1 Leverage	11.3%	5.0%	4.0%

¹ Regulatory Capital calculated in accordance with FDIC regulations.

² The Capital Ratios for TBK Bank, SSB exceed the amounts required by the FDIC to be considered "adequately capitalized" and the highest standard of "well-capitalized."