

American Bank Incorporated

Selected Financial Information

Unaudited

	<u>For the Three</u> <u>Months Ended Dec. 31,</u>		<u>For the Year</u> <u>Ended Dec. 31,</u>	
	<u>2018</u>	<u>2017</u>	<u>2018</u>	<u>2017</u>
<u>Performance Ratios</u> ⁽¹⁾ :				
Return on assets (ratio of net income to average total assets)	1.27%	1.07%	1.12%	0.99%
Return on equity (ratio of net income to average equity)	14.11%	11.53%	12.76%	10.74%
Net interest margin (ratio of net interest income divided by average earning assets)	3.22%	3.58%	3.04%	3.13%
Ratio of operating expense to average total assets	1.72%	1.76%	1.62%	1.63%
Efficiency ratio (ratio of operating expenses divided by net interest income plus non-interest income)	50.77%	39.13%	52.50%	48.25%
	<u>At December 31,</u>			
	<u>2018</u>	<u>2017</u>		
<u>Asset Quality Ratios:</u>				
Non-accruing loans to loans receivable at end of period	0.09%	n/a		
Allowance for loan losses to non-accruing loans	1,516.16%	n/a		
Allowance for loan losses to loans receivable	1.32%	1.35%		
<u>Regulatory Capital Ratios - Company:</u>				
Common equity Tier 1 to risk weighted assets	10.78%	9.96%		
Tier I to average assets	11.06%	10.68%		
Tier I to risk weighted assets	12.58%	11.88%		
Total capital to risk weighted assets	13.79%	13.09%		
<u>Regulatory Capital Ratios - Bank:</u>				
Common equity Tier 1 to risk weighted assets	11.72%	11.76%		
Tier I to average assets	10.38%	10.59%		
Tier I to risk weighted assets	11.72%	11.76%		
Total capital to risk weighted assets	12.93%	12.97%		

⁽¹⁾ Ratios for three month periods are annualized.

n/a – not applicable.