

American Bank Incorporated

Selected Financial Information

	For the Three Months		For the Nine Months	
	<u>Ended September 30,</u>		<u>Ended September 30,</u>	
	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>
	Unaudited		Unaudited	
<u>Performance Ratios</u> ⁽¹⁾ :				
Return on assets (ratio of net income to average total assets)	1.07%	1.33%	1.07%	1.12%
Return on equity (ratio of net income to average equity)	10.93%	15.31%	11.26%	12.48%
Net interest margin (ratio of net interest income divided by average earning assets)	2.68%	2.91%	2.74%	2.72%
Ratio of operating expense to average total assets	1.49%	1.31%	1.49%	1.36%
Efficiency ratio (ratio of operating expenses divided by net interest income plus non-interest income)	54.20%	43.96%	53.57%	48.57%
	<u>At September 30,</u>			
	<u>2023</u>	<u>2022</u>		
	Unaudited			
<u>Asset Quality Ratios:</u>				
Non-accruing loans to loans receivable at end of period	0.45%	0.05%		
Allowance for credit losses to non-accruing loans	222.97%	2,840.40%		
Allowance for credit losses to loans receivable	0.98%	1.36%		
<u>Regulatory Capital Ratios – Company:</u>				
Common equity Tier 1 to risk weighted assets	11.18%	11.05%		
Tier I to average assets	10.40%	9.28%		
Tier I to risk weighted assets	11.52%	11.52%		
Total capital to risk weighted assets	12.48%	12.71%		
<u>Regulatory Capital Ratios – Bank:</u>				
Common equity Tier 1 to risk weighted assets	11.45%	11.42%		
Tier I to average assets	10.28%	9.20%		
Tier I to risk weighted assets	11.45%	11.42%		
Total capital to risk weighted assets	12.41%	12.61%		

⁽¹⁾ Ratios for three and nine-month periods are annualized.