## First Southern Bancorp, Inc.

## FINANCIAL HIGHLIGI

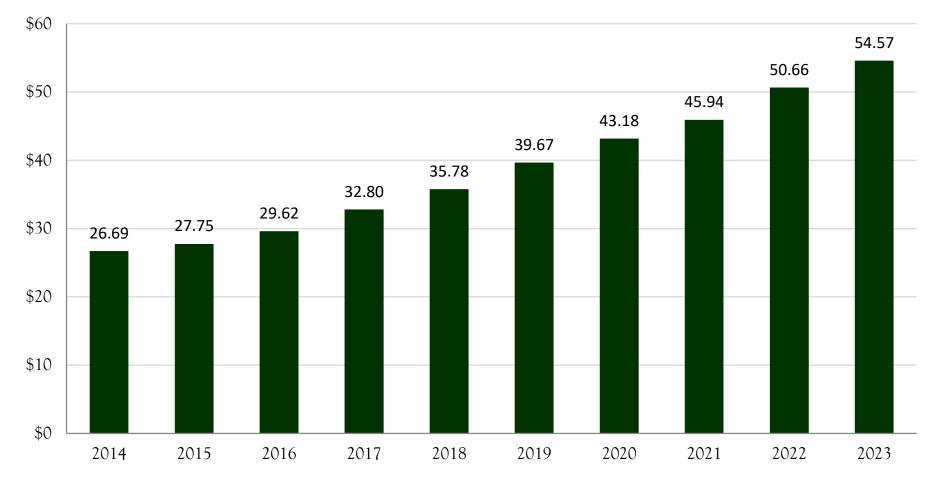
In thousands with the except per

These numbers reflect results after contributions to the Rive

|  | 2023      | 2022      | 2021      | 2020      | 2019    | 2018    | 2017    | 2016    | 2015    | 2014    |
|--|-----------|-----------|-----------|-----------|---------|---------|---------|---------|---------|---------|
| BALANCE SHEET ITEMS                      |           |           |           |           |         |         |         |         |         |         |
| Assets                                   | 1,258,815 | 1,227,039 | 1,240,303 | 1,083,187 | 950,117 | 883,126 | 893,140 | 892,305 | 862,465 | 713,976 |
| Deposits                                 | 1,076,804 | 1,062,156 | 1,063,715 | 908,490   | 787,257 | 741,242 | 750,651 | 758,848 | 736,661 | 597,031 |
| Loans (Net)                              | 783,765   | 744,274   | 621,870   | 636,221   | 618,800 | 603,057 | 579,398 | 539,960 | 513,810 | 417,904 |
| Stockholders Equity <sup>1</sup>         | 151,894   | 144,222   | 133,108   | 128,583   | 120,383 | 109,051 | 101,294 | 91,576  | 87,082  | 85,747  |
| OPERATIONS                               |           |           |           |           |         |         |         |         |         |         |
| Net Income                               | 11,401    | 19,959    | 12,393    | 11,555    | 15,349  | 12,379  | 10,331  | 6,858   | 5,847   | 7,281   |
| Net Income Per Share <sup>1</sup>        | 4.48      | 5.11      | 3.36      | 3.76      | 4.01    | 3.20    | 3.35    | 2.20    | 1.84    | 2.21    |
| Book Value Per Share <sup>1</sup>        | 54.57     | 50.66     | 45.94     | 43.18     | 39.67   | 35.78   | 32.80   | 29.62   | 27.75   | 26.69   |
| PERFORMANCE RATIOS                       |           |           |           |           |         |         |         |         |         |         |
| Equity to Assets (averages) <sup>2</sup> | 12.93%    | 12.12%    | 12.46%    | 13.01%    | 13.47%  | 11.95%  | 10.53%  | 10.13%  | 10.21%  | 11.90%  |
| Return on Average Equity <sup>2</sup>    | 6.88%     | 12.96%    | 8.48%     | 8.71%     | 12.29%  | 11.46%  | 10.88%  | 7.65%   | 6.67%   | 8.61%   |

<sup>1</sup>Excludes unrealized gain or loss on available-for-sale securities, equity securities and noncontrolling interest.

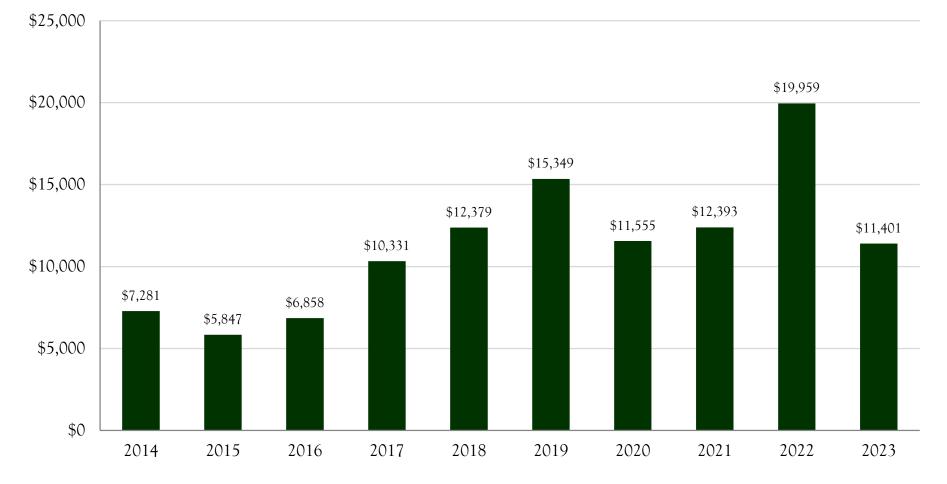
<sup>2</sup>Excludes unrealized gain or loss on available-for-sale securities and noncontrolling interest.

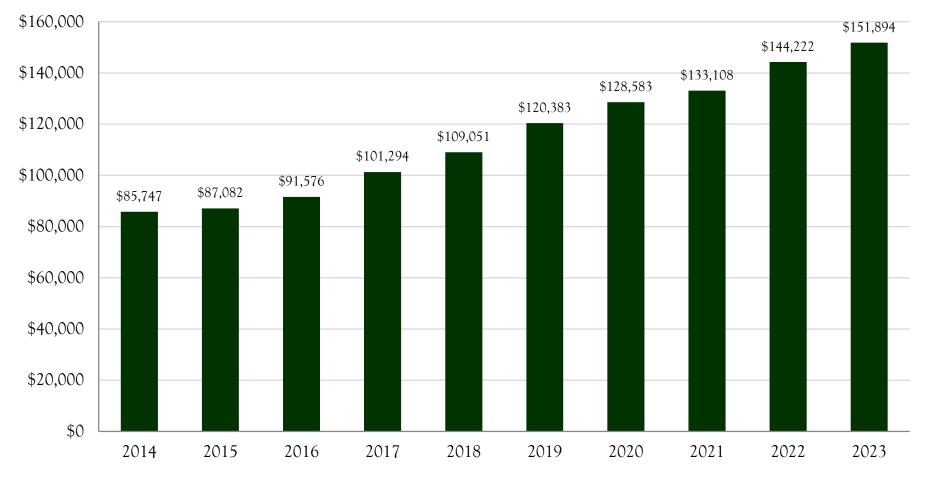


**Book Value Per Share**<sup>1</sup>

<sup>1</sup> Excludes unrealized gain or loss on available for sale securities, equity securities and non-controlling interest.

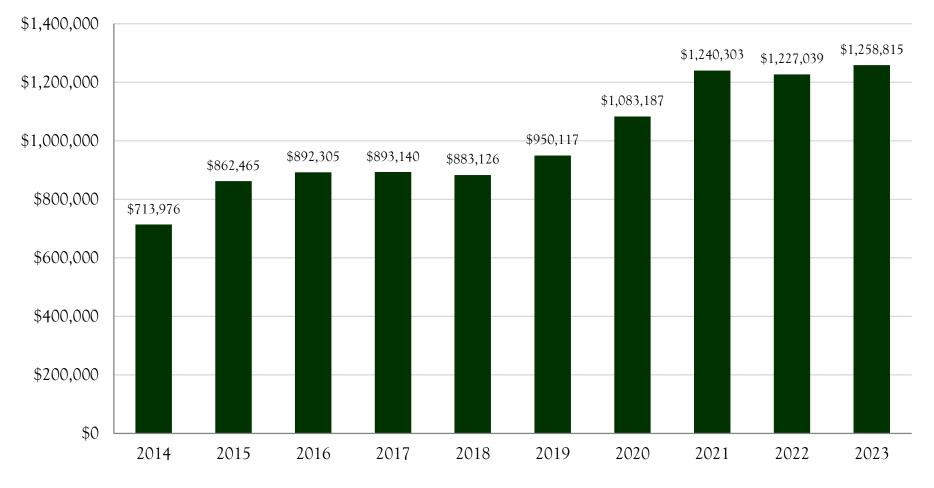






## Stockholders' Equity<sup>1</sup>

<sup>1</sup> Excludes unrealized gain or loss on available-for-sale securities, equity securities and non-controlling interest.



## Assets