

**WILSON BANK HOLDING COMPANY FINANCIAL HIGHLIGHTS (UNAUDITED)**

*In Thousands, Except Per Share Information  
As Of December 31,*

**CONSOLIDATED BALANCE SHEETS:**

	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Total assets end of year	\$ 4,285,650	3,989,596	3,369,604	2,794,209	2,543,682
Loans, net	\$ 3,113,796	2,444,282	2,282,766	2,057,175	2,016,005
Securities	\$ 822,812	897,585	580,543	421,145	285,252
Deposits	\$ 3,892,705	3,555,071	2,960,595	2,417,605	2,235,655
Stockholders' equity	\$ 360,452	413,717	380,121	336,984	295,667

*Years Ended December 31,*

**CONSOLIDATED STATEMENTS OF EARNINGS:**

	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Interest income	\$ 157,540	129,841	122,968	118,077	103,525
Interest expense	16,133	11,636	18,219	23,379	14,618
Net interest income	141,407	118,205	104,749	94,698	88,907
Provision for credit losses - loans	8,656	1,143	9,696	2,040	4,298
Provision for credit losses - off-balance sheet exposures	(1,014)	262	259	75	23
Net interest income after provision for credit losses	133,765	116,800	94,794	92,583	84,586
Non-interest income	27,420	32,850	29,795	25,410	22,641
Non-interest expense	93,109	85,492	76,479	70,882	65,850
Earnings before income taxes	68,076	64,158	48,110	47,111	41,377
Income taxes	15,056	14,732	9,618	11,067	8,783
Net earnings	53,020	49,426	38,492	36,044	32,594
Net loss attributable to non-controlling interest	22	—	—	—	—
Net earnings attributable to Wilson Bank Holding Company	\$ 53,042	49,426	38,492	36,044	32,594
Cash dividends declared	\$ 20,880	14,909	13,013	11,725	9,447

**PER SHARE DATA:**

Basic earnings per common share	\$ 4.66	4.44	3.52	3.36	3.09
Diluted earnings per common share	\$ 4.65	4.43	3.51	3.35	3.08
Cash dividends	\$ 1.85	1.35	1.20	1.10	0.90
Book value	\$ 31.42	36.93	34.58	31.24	27.83

**RATIOS:**

Return on average stockholders' equity	14.36%	12.45	10.65	11.31	11.70
Return on average assets	1.29%	1.35	1.24	1.34	1.35
Total capital to assets	8.41%	10.37	11.28	12.06	11.62
Dividends declared per share as a percentage of basic earnings per share	39.70%	30.41	34.09	32.74	29.13