

ANNUAL REPORT

INTRUST FINANCIAL CORPORATION

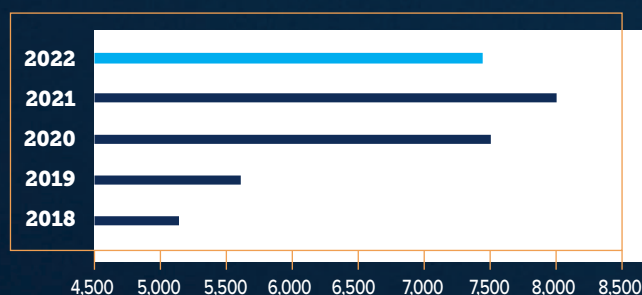
2022 Financials

INTRUST Financial Corporation Balance Sheets — Five-Year Summary (dollars in thousands)

As of December 31,

Assets	2022	2021	2020	2019	2018
Cash and cash equivalents:					
Cash and due from banks	\$477,896	\$1,415,438	\$1,397,722	\$255,323	\$167,066
Federal funds sold	2,200	0	0	3,495	125
Total cash and cash equivalents	480,096	1,415,438	1,397,722	258,818	167,191
Investment securities:					
Taxable investment securities	2,700,253	2,777,461	1,909,819	1,508,176	1,485,423
Nontaxable investment securities	117,307	120,863	124,096	102,286	16,879
Total investment securities	2,817,560	2,898,324	2,033,915	1,610,462	1,502,302
Loans, net of allowance for loan losses	3,816,606	3,504,055	3,904,146	3,609,337	3,357,508
Buildings and equipment	63,815	61,702	62,483	65,885	66,566
Other assets	292,008	165,550	158,067	149,113	123,069
Total assets	\$7,470,085	\$8,045,069	\$7,556,333	\$5,693,615	\$5,216,636
Liabilities and Stockholders' Equity					
Deposits:					
Demand	\$1,855,825	\$2,110,732	\$1,091,294	\$917,600	\$844,207
Savings and interest-bearing demand	3,154,881	4,232,038	3,911,866	2,787,555	2,482,873
Brokered	851,317	400,162	537,435	51,139	276,418
Time	844,511	417,396	593,131	988,702	618,338
Total deposits	6,706,534	7,160,328	6,133,726	4,744,996	4,221,836
Short-term debt	425,275	268,630	453,959	434,044	543,555
Long-term debt	123,719	123,719	491,133	123,942	123,719
Other liabilities	56,955	64,504	88,766	65,752	56,039
Total liabilities	7,312,483	7,617,181	7,167,584	5,368,734	4,945,149
Stockholders' equity	563,935	481,560	419,452	367,498	333,786
Accumulated other comprehensive loss	(406,333)	(53,672)	(30,703)	(42,617)	(62,299)
Total stockholders' equity	157,602	427,888	388,749	324,881	271,487
Total liabilities and stockholders' equity	\$7,470,085	\$8,045,069	\$7,556,333	\$5,693,615	\$5,216,636

Total Assets (\$ Millions)



Loans (\$ Millions)

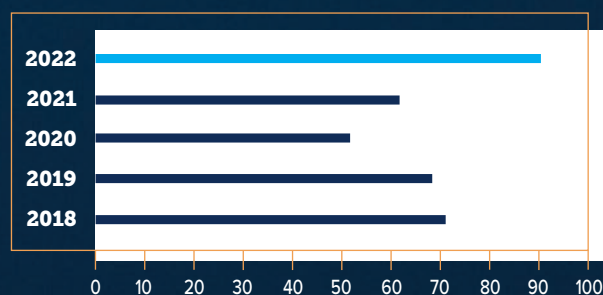


INTRUST Financial Corporation Condensed Statements of Income – Five-Year Summary (dollars in thousands, except per-share data)

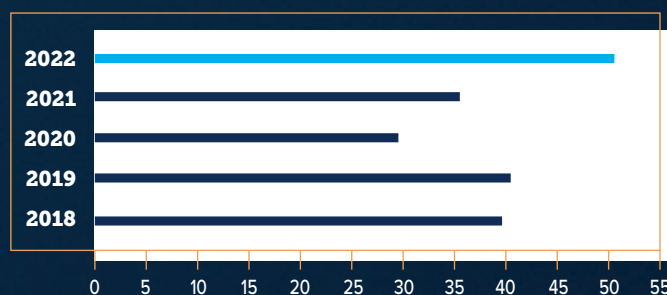
Years ended December 31,

	2022	2021	2020	2019	2018
Interest income:					
Loans	\$163,935	\$154,115	\$169,444	\$176,449	\$144,216
Investment securities	76,793	42,674	34,161	39,584	38,324
Federal funds sold and other	4,888	1,769	2,344	3,381	4,750
Total interest income	245,616	198,558	205,949	219,414	187,290
Interest expense:					
Deposits	29,987	12,647	26,975	38,130	21,561
Federal funds purchased and securities sold under agreements to repurchase	452	164	502	1,839	1,579
Other indebtedness	8,814	4,995	7,721	11,701	13,728
Total interest expense	39,253	17,806	35,198	51,670	36,868
Net interest income	206,363	180,752	170,751	167,744	150,422
Provision for loan losses	9,200	15,000	22,250	15,320	7,585
Net interest income after provision for losses	197,163	165,752	148,501	152,424	142,837
Non-interest income:					
Service charges	4,974	5,074	6,811	8,932	9,587
Fiduciary income	30,762	32,126	27,879	27,764	27,395
Credit card income	5,481	4,856	3,906	4,745	4,575
Other income	35,316	29,617	32,374	27,471	31,315
Total non-interest income	76,533	71,673	70,970	68,912	72,872
Non-interest expense:					
Salaries and employee benefits	90,455	87,764	83,278	81,731	76,056
Net occupancy and equipment expense	16,449	15,785	16,460	17,018	17,219
Advertising and promotional activities	4,807	5,569	5,193	6,220	5,076
Data processing expense	17,056	18,287	17,833	20,875	15,132
Other expense	29,743	29,760	29,186	27,716	26,989
Total non-interest expense	158,510	157,165	151,950	153,560	140,472
Income before provision for income taxes	115,186	80,260	67,521	67,776	75,237
Provision (benefit) for income taxes	25,068	18,153	15,567	(1,830)	3,819
Net income	\$90,118	\$62,107	\$51,954	\$69,606	\$71,418
Per-share data:					
Earnings per share	\$51.40	\$35.23	\$29.47	\$40.29	\$39.94
Book value per share	\$90.45	\$242.68	\$220.49	\$184.26	\$157.99
Book value per share, excluding accumulated other comprehensive loss	\$323.66	\$273.12	\$237.90	\$208.43	\$194.24

Net Income (\$ Millions)



Earnings per Share (Dollars/Share)



Board of Directors

C.Q. “Charlie” Chandler IV

INTRUST Bank

Sam Chandler

INTRUST Bank

Steve Clark

Clark Investment Group

Marty Cornejo

Cornejo Holdings

Richard M. Kerschen

The Law Co., Inc.

Charles G. Koch (Advisory Director)

Koch Industries

Kevin Lockett

Fulcrum Global Capital

Sam Marnick

Spirit AeroSystems

David L. Murfin (Advisory Director)

Murfin, Inc.

Lynn R. Nichols

Yingling Aviation

Jon Rolph

Thrive Restaurant Group

Kenneth Shannon

The Shannon Group

Stephen B. Slawson

Slawson Exploration Company, Inc.

Jay Smith

INTRUST Bank

John T. Stewart III

Stewart Companies

Jeffrey L. Turner

TNW Group

INTRUST Bank Executive Team

C.Q. “Charlie” Chandler IV

Chairman and Chief Executive Officer

Sam Chandler

Vice Chairman

Dan Heinz

Chief Relationship Officer

Kim Klocek

Chief Operating Officer

Kelvin Liebelt

Chief Risk Officer

Jeff Morris

Chief Administrative Officer

Jay Smith

President