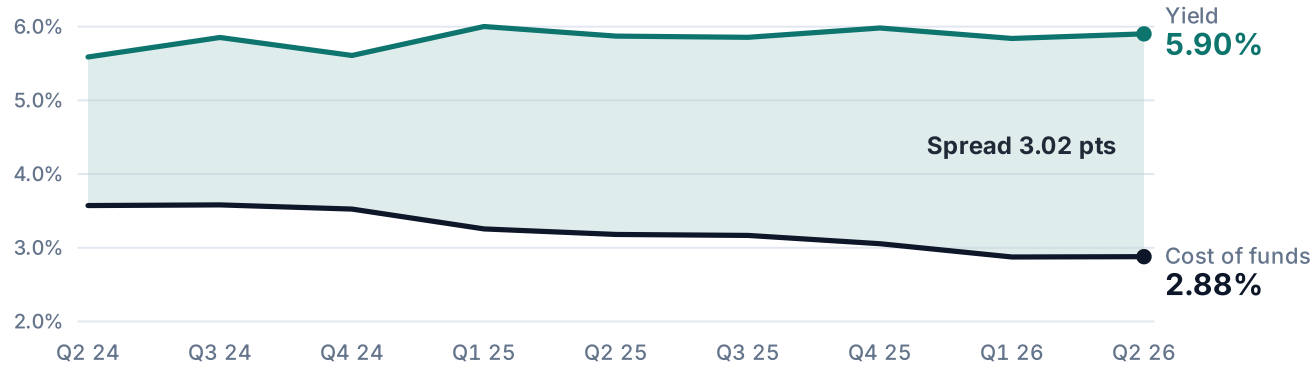
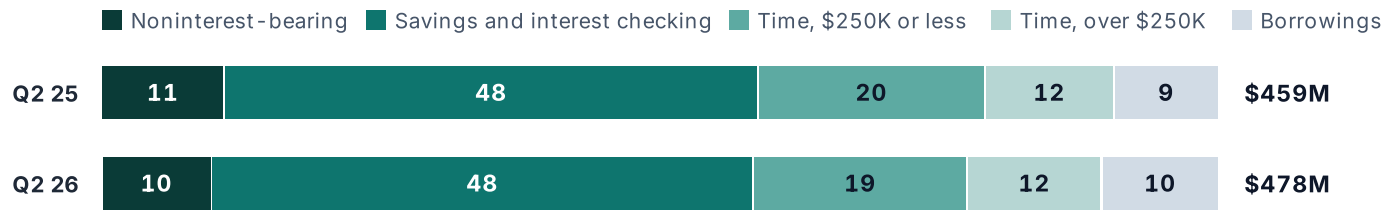
ALCO Snapshot

Yield on Earning Assets vs Cost of Funds (%)



	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26	Q2 26
Margin	2.52%	2.80%	2.62%	3.24%	3.19%	3.21%	3.41%	3.41%	3.45%

Funding Mix, Share of Deposits and Borrowings (%)



Liquidity and Funding

	Q2 25	Q2 26	Change	Nine quarters
Loans to deposits	82.8%	**91.4%**	**+8.6 pts**	
Liquid assets to assets	27.0%	**21.2%**	**−5.8 pts**	
Estimated uninsured deposits to deposits	19.4%	**21.5%**	**+2.1 pts**	
Large time and borrowings to assets	18.9%	**20.3%**	**+1.4 pts**	

Investment Portfolio

	Q2 25	Q2 26	Change	Nine quarters
Securities, fair value	$103.2M	**$62.1M**	**−$41.1M**	
Unrealized loss	−$0.8M	**−$0.6M**	**+$0.2M**	
Unrealized loss to equity	−1.8%	**−1.2%**	**+0.6 pts**	
Pledged share of securities	44.3%	**66.5%**	**+22.3 pts**	

NOTES

Margin. Net interest income over average earning assets, quarter annualized.
Not in Call Reports. Rate shock results (NII and EVE, 100 to 400 bp) and policy limits come from your ALM model. Add your limits to compare.

Source: FFIEC Call Reports via CallReports.ai, Q2 2024 to Q2 2026.