Loan and Credit Snapshot

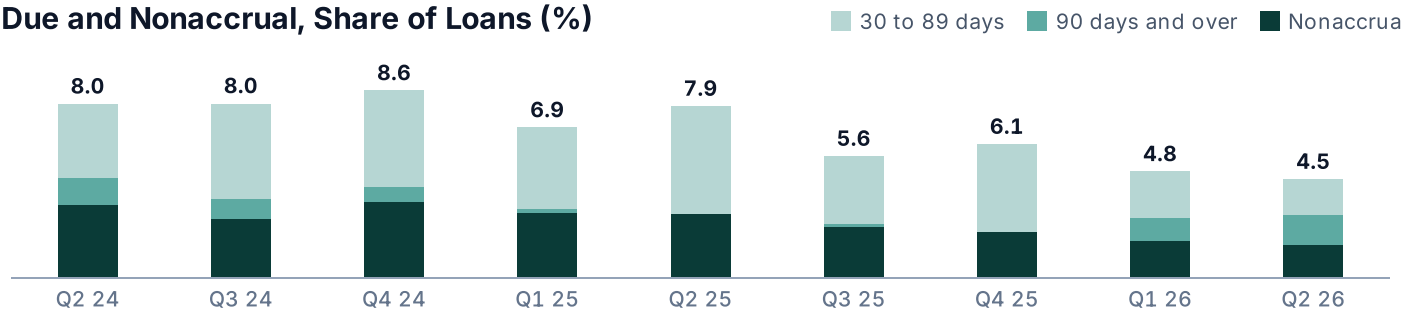
Loan Mix and Growth

	Q2 25	Q2 26	Change	Share of loans
Non-owner-occupied commercial real estate	$128.9M	**$132.1M**	+2.5%	33.8%
Commercial and industrial	$76.2M	**$97.6M**	+28.1%	25.0%
Consumer, revolving credit	$47.6M	**$69.1M**	+45.3%	17.7%
Owner-occupied commercial real estate	$40.1M	**$36.5M**	−8.9%	9.3%
Multifamily	$14.0M	**$15.4M**	+10.5%	3.9%
Other consumer	$18.4M	**$12.9M**	−30.2%	3.3%
Construction and land development	$6.6M	**$11.6M**	+76.2%	3.0%
One-to-four family residential	$10.6M	**$11.4M**	+7.7%	2.9%
Farmland and agricultural	$2.1M	**$2.2M**	+1.5%	0.6%
Other loans	$0.0M	**$2.2M**	NA	0.6%
Total loans	$344.4M	**$391.1M**	**+13.5%**	

Commercial Real Estate Concentration

	Q2 25	Q2 26	Guidance line
Construction and land to capital	13%	**23%**	100%
Total CRE to capital	299%	**310%**	300%
Total CRE growth, 36 months	NA	**19%**	50%

Past Due and Nonaccrual, Share of Loans (%)



Allowance Walk ($000)

	Beginning	Provision	Charge-offs	Recoveries	Ending	To loans
Q3 25	3,914	0	−497	13	**3,430**	**0.96%**
Q4 25	3,430	0	−97	23	**3,356**	**0.89%**
Q1 26	3,356	300	−124	4	**3,536**	**0.92%**
Q2 26	3,536	300	−1	20	**3,855**	**0.99%**

NOTES **Capital.** Tier 1 capital plus the allowance, because total risk-based capital is not filed under the community bank leverage ratio.
CRE. Construction, multifamily and non-owner-occupied. Guidance looks closer above 300% of capital with 50% growth in 36 months.

Source: FFIEC Call Reports via CallReports.ai, Q2 2023 to Q2 2026.