# First Ottawa Bancshares, Inc.

American Commercial Bank & Trust

## 2026 SECOND QUARTER HIGHLIGHTS

| | | | QTQ Growth | YOY Growth |
|---|---|---|---|---|
| Strong Growth Profile | ✓ Total Assets | $2.07B | 01.56% | 11.98% |
| | ✓ Total Loans | $1.73B | 3.51% | 12.92% |
| | ✓ Total Deposits | $1.84B | 0.81% | 12.36% |
| | ✓ NIB Deposits | $0.44B | 7.54% | 13.61% |
| | ✓ Total Personnel | 174 | 13 | 13 |
| Top Tier Profitability | ✓ EPS Qtr. | $7.10 | 17.69% | 16.79% |
| | ✓ EPS TTM | $26.49 | 8.29% | 10.77% |
| | ✓ Net Income | $6.79MM | 19.34% | 19.40% |
| | ✓ ROA Annualized | 1.22% | 9 bps | (1) bps |
| | ✓ PPNR Qtr. | $10.20MM | 17.02% | 20.00% |
| | ✓ NIM Annualized | 4.05% | 12 bps | 31 bps |
| | ✓ Efficiency Ratio | 55.02% | (181) bps | 189 bps |
| Predictable Credit Quality | ✓ NPA to Assets | 0.25% | 16 bps | (24) bps |
| | ✓ LLR to GL | 1.49% | 0 bps | 3 bps |
| | ✓ NCOs to GL | 0.01% | 1 bps | (5) bps |
| | ✓ Prov to LLR | 0.98MM | 0% | 36.11% |
| Capital Generation | ✓ BV FOTB | $158.69 | 4.44% | 20.64% |
| | ✓ TCE | 7.10% | 32 bps | 82 bps |

**NOTE: QTQ is Q2 2026 vs Q1 2026 YOY is Q2 2026 vs Q2 2025**

*"Second Quarter 2026 results for American Commercial Bank & Trust and First Ottawa Bancshares, Inc. reflect continued strong performance and growth. Net Income grew over 19% from the prior year and Earnings per Share grew by 16.8% from the prior year. Credit quality remains strong compared to prior periods and peers. Our teams continue to work hard to build, strengthen, and service relationships with clients, which has been instrumental in our ongoing success in gaining market share. These dedicated efforts continue to support our growth initiatives and drive meaningful value for our clients and shareholders alike."*

- Steven Gonzalo, President and Chief Executive Officer of FOTB


## CORPORATE INFORMATION

**First Ottawa Bancshares, Inc.**
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## SELECT FINANCIAL DATA

| | |
|---|---|
| **Per Share Metrics:** | |
| Book Value per Share | **$158.69** |
| Tangible Book Value per Share | **$151.89** |
| **Market Data:** | |
| Appraised Stock Price (6/30/2026) | **$205.00** |
| Shares Outstanding | **966,249** |
| Market Cap. | **$198.08MM** |
| Price/LTM EPS | **7.7** |
| Price/Book Value | **129.2%** |
| Price/Tangible Book Value | **135.0%** |
| LTM Appraised Stock Price Return* | **38.5%** |
| LTM Dividend per Share | **$1.60** |

## ABOUT FIRST OTTAWA BANCSHARES, INC.

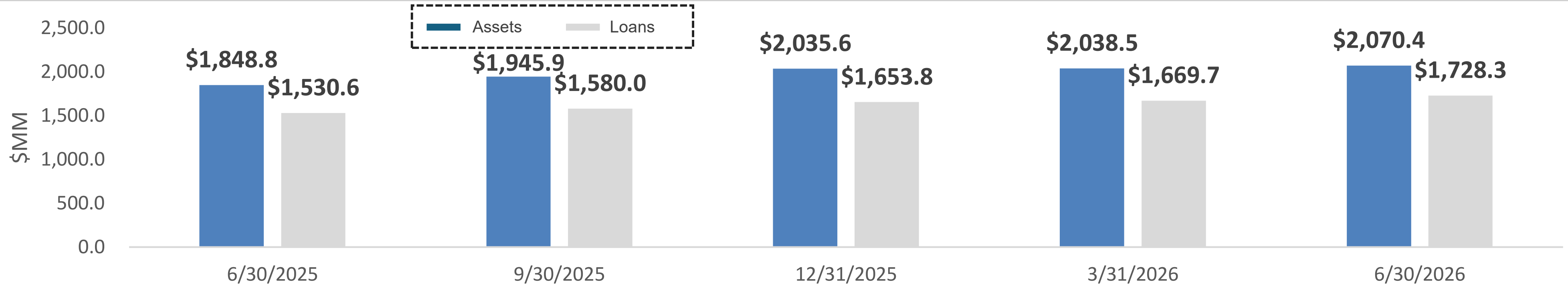
First Ottawa Bancshares, Inc. ("FOTB") is a bank holding company whose principal activity is the ownership and management of its wholly owned subsidiary, American Commercial Bank & Trust, National Association ("ACBT") (formerly the First National Bank of Ottawa which was founded in 1865). ACBT is primarily engaged in providing a full range of banking and financial services to individuals and corporate customers in LaSalle, Grundy, Cook, and surrounding counties in Illinois. Both FOTB and ACBT maintain the same board of directors. ACBT has 11 branch locations and 1 loan production office in Illinois..

*All Numbers are First Ottawa Bancshares, Inc Consolidated unless specifically mentioned.*
*Note: Market & financial data as of 6//30/2026; Note: All dollars in thousands except for per share metrics*
*Note: TTM EPS = TTM FOTB Earnings / Weighed Avg Qtrly Shares for FOTB; ROAA = FOTB Earnings / Avg Assets ACBT*
*Note: BV FOTB = Book Value FOTB = Shareholder Equity - AOCI / EOP Shares Q2 2026*
*Note:* LTM Appraised Stock Price Return* = 6/30/2026 Appraised Stock Price / 6/30/2025 Appraised Stock Price.

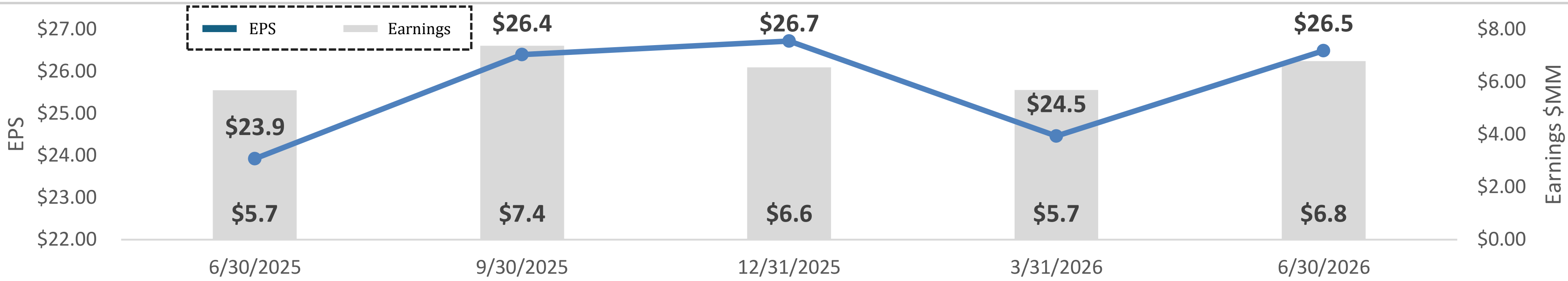
*Note: NPA = Non-Performing Assets (non-Accrual & 90 Day Delinquent Loans*
*Note: LLR to GL = Loan Loss Reserves to Gross Loans*
*Note: NCOs to GL = Net Charge Off to Gross Loans*
*Note: Prov to LLR = Provision for Quarter for Loan Loss Reserve*
*Note: *NIM is a Bank Only Ratio; includes Loans Income net fees plus investment Interest income minus bank interest expense.*
*Note: LTM Appraised Stock Price Return is based on the growth in the Appraised stock price over last 12 months.*

## Continued Balance Sheet Growth and Strong Earnings

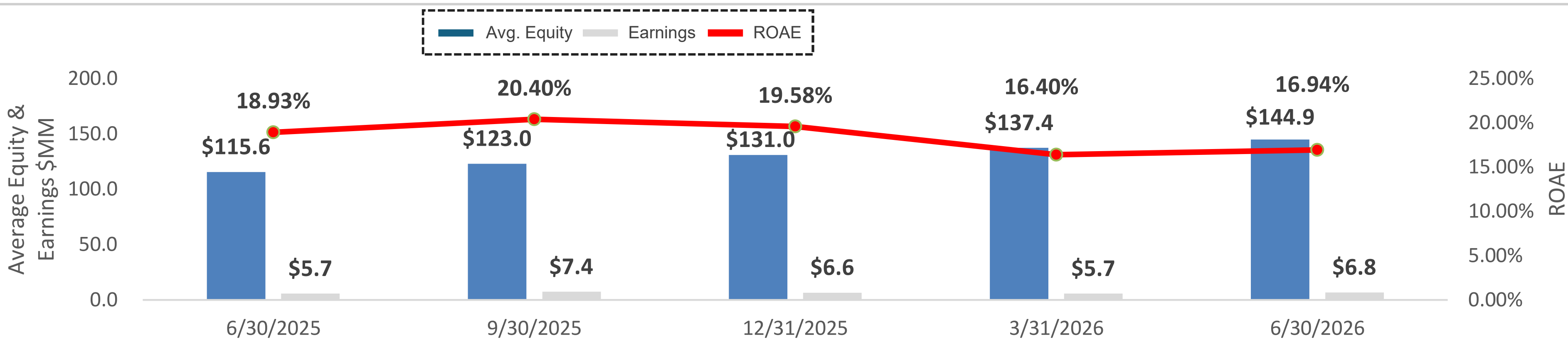
### ASSET AND LOAN GROWTH




### ANNUALIZED EPS




### AVERAGE EQUITY, EARNINGS, AND ROAE ANNUALIZED




*Note: All dollars in millions, except per share*

American Commercial Bank & Trust

## Balance Sheet Quarter End Results

| | Quarter End | | | | |
|---|---|---|---|---|---|
| | 6/30/2026 | 3/31/2026 | 12/31/2025 | 9/30/2025 | 6/30/2025 |
| **Assets** | | | | | |
| Cash and Due from Banks | 7,242 | 6,494 | 5,986 | 5,691 | 6,642 |
| Interest Bearing Deposits in Financial Institutions | 28,729 | 33,890 | 28,250 | 86,097 | 44,273 |
| Cash and Time Deposits at Financial Institutions* | 35,971 | 40,384 | 34,236 | 91,788 | 50,915 |
| Securities Available for Sale | 217,988 | 207,669 | 199,672 | 196,301 | 188,808 |
| Loans Held for Sale | 3,053 | 33,458 | 62,408 | 470 | 6 |
| Loans, Net of Allowance for Loan Losses | 1,728,287 | 1,669,680 | 1,653,790 | 1,579,992 | 1,530,553 |
| Premise & Equipment, net | 12,295 | 12,636 | 12,894 | 12,482 | 12,759 |
| Other Real Estate Owned | 2,000 | 3,000 | 657 | - | - |
| Cash Surrender Value Life Insurance | 41,763 | 41,364 | 40,948 | 37,517 | 37,834 |
| Accrued Interest Receivable and Other Assets | 26,584 | 27,859 | 28,565 | 24,910 | 25,496 |
| **Total Assets** | 2,070,387 | 2,038,495 | 2,035,616 | 1,945,907 | 1,848,819 |
| **Liabilities and Shareholders' Equity** | | | | | |
| Deposits, Total | 1,840,694 | 1,825,960 | 1,746,166 | 1,749,443 | 1,638,166 |
| Borrowings | 64,850 | 51,950 | 137,950 | 53,200 | 78,200 |
| Other Liabilities | 15,633 | 20,105 | 17,152 | 15,650 | 14,181 |
| **Total Liabilities** | 1,921,177 | 1,898,016 | 1,901,268 | 1,818,294 | 1,730,547 |
| **Shareholders' Equity** | 149,211 | 140,479 | 134,348 | 127,613 | 118,272 |
| **Total Liabilities and Shareholders Equity** | 2,070,387 | 2,038,495 | 2,035,616 | 1,945,907 | 1,848,819 |

*Note: Cash and Time Deposits at Financial Institutions* are Cash and Cash Equivalents plus Interest Bearing Time Deposits with Financial Institutions*

*Note: All dollars in thousands*

# First Ottawa Bancshares, Inc.

American Commercial Bank & Trust

## Income Statement Quarter End Results

| | Quarter End | | | | |
|---|---|---|---|---|---|
| | 6/30/2026 | 3/31/2025 | 12/31/2025 | 9/30/2025 | 6/30/2025 |
| Loans, Including fees | 29,647 | 28,369 | 28,503 | 27,057 | 25,470 |
| Securities Available for Sale: | | | | | |
| Taxable | 2,774 | 1,968 | 2,392 | 2,637 | 2,010 |
| Exempt from Federal Tax | 19 | 19 | 20 | 21 | 21 |
| Other | 280 | 359 | 372 | 550 | 322 |
| **Total Interest and Dividend Income** | 32,721 | 30,714 | 31,287 | 30,265 | 27,823 |
| **Interest Expense** | | | | | |
| Deposits | 11,255 | 11,080 | 10,931 | 11,394 | 10,497 |
| Borrowings | 1,137 | 983 | 1,602 | 851 | 1,327 |
| **Total Interest Expense** | 12,393 | 12,063 | 12,533 | 12,245 | 11,824 |
| **Net Interest Income** | 20,328 | 18,651 | 18,754 | 18,020 | 15,999 |
| Provision for Loan Losses | 980 | 980 | 1,470 | 1,470 | 720 |
| **Net Interest Income After Provision for Loan Losses** | 19,348 | 17,671 | 17,284 | 16,550 | 15,279 |
| **Noninterest Income** | | | | | |
| Service Fees | 1,075 | 998 | 988 | 990 | 921 |
| Trust and Farm Management Fees | 334 | 334 | 394 | 293 | 293 |
| Mortgage Servicing Income, Net | 393 | 83 | 194 | 90 | 105 |
| Other | 509 | 326 | 423 | 1,631 | 760 |
| **Total Noninterest Income** | 2,312 | 1,740 | 1,998 | 3,004 | 2,078 |
| **Noninterst Expense** | | | | | |
| Salaries and Employment Benefits | 7,461 | 6,761 | 6,513 | 6,469 | 6,280 |
| Occupancy and Equipment | 801 | 820 | 884 | 790 | 921 |
| Data Processing Fees | 670 | 571 | 727 | 606 | 562 |
| Insurance | 645 | 515 | 512 | 406 | 537 |
| Advertising | 105 | 26 | 66 | 56 | 132 |
| Professional Fees | 517 | 429 | 456 | 396 | 478 |
| Other Real Estate Owned, Net | 1,105 | 1,662 | 63 | 9 | (7) |
| Supplies | 28 | 25 | 28 | 25 | 29 |
| Other | 1,108 | 864 | 974 | 828 | 785 |
| **Total Noninterest Expenses** | 12,439 | 11,674 | 10,222 | 9,586 | 9,577 |
| **Income Before Income Tax** | 9,221 | 7,737 | 9,060 | 9,968 | 7,780 |
| Income Tax Expense | 2,434 | 2,050 | 2,508 | 2,591 | 2,096 |
| **Net Income** | 6,787 | 5,687 | 9,552 | 7,377 | 5,684 |
| **Earnings Per Share** | $26.49 | $24.46 | $26.72 | $26.40 | $23.92 |

*Note: All dollars in thousands*

# First Ottawa Bancshares, Inc.

## Selected Financial Metrics

| | Quarter End | | | | |
|---|---|---|---|---|---|
| | 6/30/2026 | 3/31/2026 | 12/31/2025 | 9/30/2025 | 6/30/2025 |
| **Selected Financial Metrics** | | | | | |
| Loan to Deposit | 93.89% | 91.44% | 94.71% | 90.31% | 93.43% |
| Return on Average Equity (Annualized) | 16.94% | 16.40% | 19.58% | 20.40% | 18.93% |
| Return on Average Assets | 1.22% | 1.13% | 1.25% | 1.29% | 1.23% |
| Shares Outstanding | 966,249 | 949,627 | 941,286 | 936,531 | 935,874 |
| Weighted Average Shares | 955,995 | 942,760 | 940,432 | 936,352 | 935,075 |
| Book Value at Period End | $158.69 | $151.94 | $145.70 | $139.42 | $131.54 |
| EPS | $26.49 | $24.46 | $26.72 | $26.40 | $23.92 |
| NIM (Annualized)* | 4.05% | 3.93% | 3.86% | 3.83% | 3.74% |
| Avg Interest Bearing Asset Yield* | 6.80% | 6.58% | 6.69% | 6.84% | 6.59% |
| Avg Interest Liabilities Expense* | 3.47% | 3.46% | 3.61% | 3.66% | 3.79% |
| Non-Accrual & 90 days PD per Total Loans | 0.29% | 0.10% | 0.39% | 0.54% | 0.57% |
| Non-Accrual & 90 days PD per Total Capital | 2.37% | 0.84% | 3.26% | 4.46% | 4.81% |

*Note: All dollars in thousands; except per share*
*Note: NIM (Annualized)*, Avg Interest Bearing Asset Yield*, and Avg Interest Liabilities Expense* are Bank Only Ratios; annualized and includes Loans Income net fees plus investment Interest income minus bank interest expense.*

**Special Note Concerning Forward-Looking Statements.**

**This document contains, and future oral and written statements of the Company and its management may contain, forward-looking statements with respect to the financial condition, results of operations, plans, objectives, future performance and business of the Company. Forward-looking statements, which may be based upon beliefs, expectations and assumptions of the Company's management and on information currently available to management, are generally identifiable by the use of words such as "believe," "expect," "anticipate," "bode", "predict," "suggest," "project", "appear," "plan," "intend," "estimate," "annualize," "may," "will," "would," "could," "should," "likely," "might," "potential," "continue," "annualized," "target," "outlook," as well as the negative forms of those words, or other similar expressions. Additionally, all statements in this document, including forward-looking statements, speak only as of the date they are made, and the Company undertakes no obligation to update any statement in light of new information or future events.**

**A number of factors, many of which are beyond the ability of the Company to control or predict, could cause actual results to differ materially from those in its forward-looking statements. These factors include, but are not limited to: (i) the strength of the local, state, national and international economies and financial markets (including effects of inflationary pressures, global energy market conditions, the threat or implementation of tariffs, immigration enforcement and changes in foreign policy); (ii) policy changes in, and the interpretation and prioritization of, local, state and federal laws, regulations and governmental policies, including executive orders; (iii) the economic impact of any future terrorist threats and attacks, widespread disease or pandemics, acts of war or threats thereof (including the Russian invasion of Ukraine and ongoing conflicts in the Middle East), or other adverse events that could cause economic deterioration or instability in credit markets, and the response of the local, state and national governments to any such adverse external events; (iv) new or revised accounting policies and practices, as may be adopted by state and federal regulatory agencies, the Financial Accounting Standards Board or the Public Company Accounting Oversight Board; (v) the imposition of tariffs or other governmental policies impacting the value of products produced by the Company's commercial borrowers; (vi) increased competition in the financial services sector, including from non-bank competitors such as credit unions, private credit firms, digital asset providers and fintech companies, and the inability to attract new customers; (vii) changes in technology and the ability of the Company and its vendors to develop and maintain secure and reliable electronic systems; (viii) unexpected results of acquisitions which may include failure to realize the anticipated benefits of the acquisitions and the possibility that transaction costs may be greater than anticipated; (ix) the loss of key executives and employees, talent shortages and employee turnover; (x) changes in consumer spending; (xi) unexpected outcomes and costs of existing or new litigation or other legal proceedings and regulatory actions involving the Company; (xii) the economic impact on the Company and its customers of climate change, natural disasters and exceptional weather occurrences such as tornadoes, floods and blizzards; (xiii) fluctuations in the value of securities held in our securities portfolio, including as a result of changes in interest rates; (xiv) credit risk and risks from concentrations (by type of borrower, geographic area, collateral and industry) within our loan portfolio and large loans to certain borrowers (including CRE loans); (xv) the overall health of the local and national real estate market; (xvi) the ability to maintain an adequate level of allowance for credit losses on loans; (xvii) the concentration of large deposits from certain clients who have balances above current FDIC insurance limits and who may withdraw deposits to diversify their exposure; (xviii) the ability to successfully manage liquidity risk, which may increase dependence on non-core funding sources such as brokered deposits, and may negatively impact the Company's cost of funds; (xix) the level of non-performing assets on our balance sheets; (xx) interruptions involving our information technology and communications systems or third-party servicers; (xxi) the occurrence of fraudulent activity, breaches or failures of our third-party vendors' information security controls or cybersecurity-related incidents, including as a result of sophisticated attacks using artificial intelligence and similar tools or as a result of insider fraud; (xxii) changes in the interest rates and repayment rates of the Company's assets; (xxiii) the effectiveness of the Company's risk management framework, and (xxiv) the ability of the Company to manage the risks associated with the foregoing as well as anticipated. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements.**