

## 2026 FIRST QUARTER HIGHLIGHTS

### Strong Growth Profile

		QTQ Growth	YOY Growth
✓ Total Assets	\$2.04B	0.14%	15.53%
✓ Total Loans	\$1.67B	0.96%	14.70%
✓ Total Deposits	\$1.83	4.57%	17.71%
✓ NIB Deposits	\$407	3.05%	7.86%
✓ Total Personnel	161	(4)	5

### Top Tier Profitability

✓ EPS Qtr.	\$6.03	-13.41%	4.38%
✓ EPS TTM	\$24.46	(8.42%)	4.38%
✓ Net Income	\$5,687MM	-13.20%	6.40%
✓ ROA Annualized	1.13%	(12) bps	(11) bps
✓ PPNR Qtr.	\$8.717MM	(17.21%)	7.98%
✓ NIM Annualized	3.93%	7 bps	15 bps
✓ Efficiency Ratio	56.83%	748 bps	417 bps

### Predictable Credit Quality

✓ NPA to Assets	0.09%	(24) bps	(46) bps
✓ LLR to GL	1.49%	4 bps	5 bps
✓ NCOs to GL	0.00%	(6) bps	1 bps
✓ Prov to LLR	0.98MM	(33.33%)	36.11%

### Capital Generation

✓ BV FOTB	\$151.94	4.28%	20.42%
✓ TCE	6.78%	29 bps	51 bps

**NOTE: QTQ is Q1 2026 vs Q4 2025 YOY is Q1 2026 vs Q1 2025**

"First Quarter 2026 results for American Commercial Bank & Trust and First Ottawa Bancshares, Inc. reflect continued solid performance, building on our results in 2025. Net income increased 6% compared to the first quarter of 2025, while total assets grew 16%, or \$274 million, over the same period. We continue to focus on disciplined growth while maintaining strong credit quality. Our goal remains to be the leading entrepreneurial bank in Chicago and to deliver disciplined earnings growth for our shareholders throughout the remainder of 2026 and into 2027."

- Steven Gonzalo, President and Chief Executive Officer of FOTB



## CORPORATE INFORMATION

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## SELECT FINANCIAL DATA

### Per Share Metrics:

Book Value per Share	<b>\$151.94</b>
Tangible Book Value per Share	<b>\$145.35</b>

### Market Data:

Appraised Stock Price (3/31/2026)	<b>\$184.00</b>
Shares Outstanding	<b>949,627</b>
Market Cap.	<b>\$174.7MM</b>
Price/LTM EPS	<b>7.5</b>
Price/Book Value	<b>121.1%</b>
Price/Tangible Book Value	<b>126.6%</b>
LTM Appraised Stock Price Return*	<b>31.4%</b>
LTM Dividend per Share	<b>\$1.50</b>

## ABOUT FIRST OTTAWA BANCSHARES, INC.

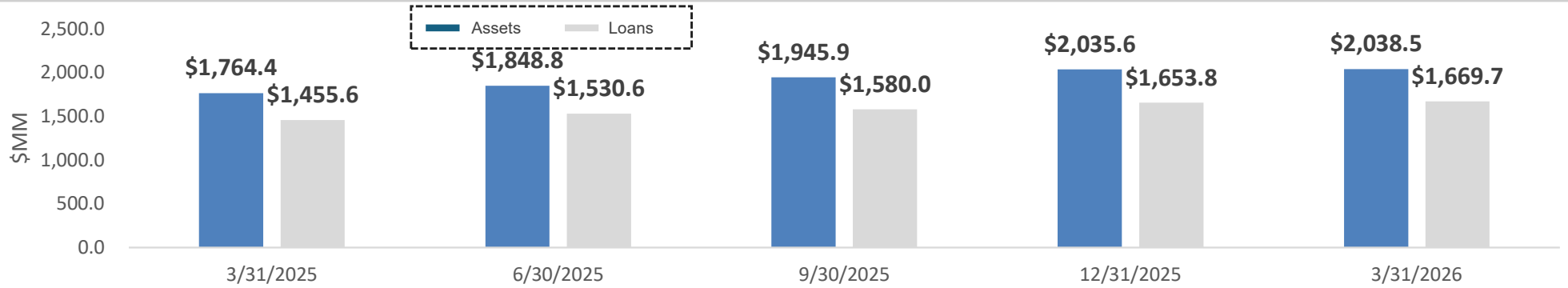
First Ottawa Bancshares, Inc. ("FOTB") is a bank holding company whose principal activity is the ownership and management of its wholly owned subsidiary, American Commercial Bank & Trust, National Association ("ACBT") (formerly the First National Bank of Ottawa which was founded in 1865). ACBT is primarily 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 3/31/2026; 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 Q1 2026  
Note: LTM Appraised Stock Price Return\* = 3/31/2026 Appraised Stock Price / 3/31/2025 Appraised Stock Price.

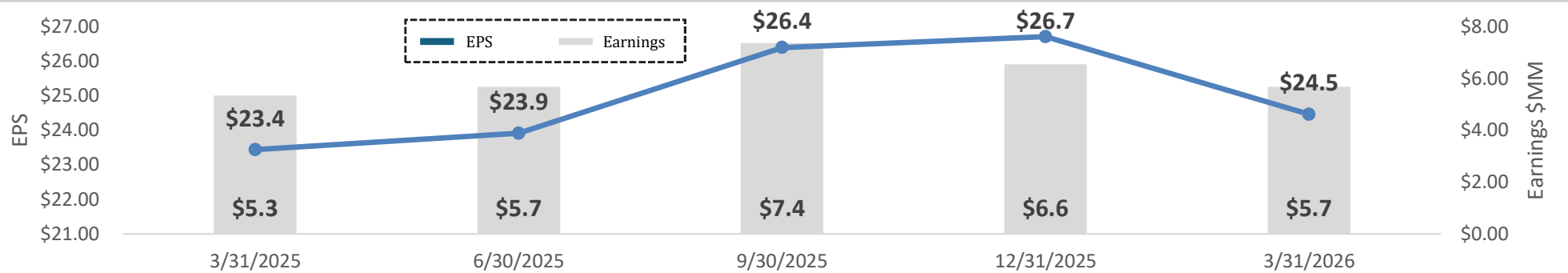
Note: NPA = Non-Performing Assets (non-Accrual & 90 Day Delinquent Loans  
Note: LLR to GL = Loan Loss Reserves to Gross Loans  
Note: NCOs to GL = Net Charge Off to Gross Loans  
Note: Prov to LLR = Provision for Quarter for Loan Loss Reserve  
Note: \*NIM is a Bank Only Ratio; includes Loans Income 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

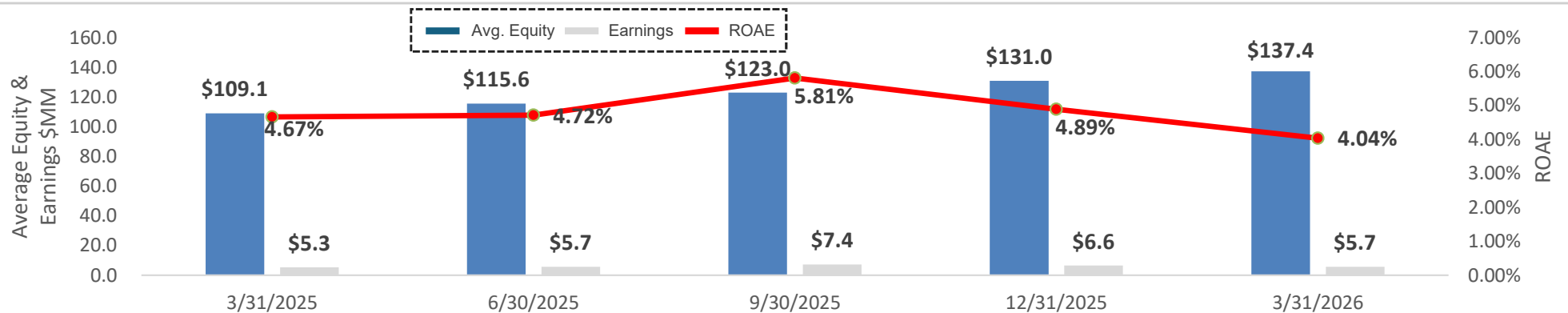
### ASSET AND LOAN GROWTH



### QUARTERLY EPS



### AVERAGE EQUITY, EARNINGS, AND ROAE ANNUALIZED



Note: All dollars in millions, except per share

## Balance Sheet Quarter End Results

	Quarter End				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
<b>Assets</b>					
Cash and Due from Banks	6,494	5,986	5,691	6,642	4,896
Interest Bearing Deposits in Financial Institutions	33,890	28,250	86,097	44,273	39,064
Cash and Cash Equivalents	40,384	34,236	91,788	50,915	43,959
Interest Bearing Time Deposits with Financial Institutions					
Securities Available for Sale	207,669	199,672	196,301	188,808	185,665
Loans Held for Sale	33,458	62,408	470	6	1,434
Loans, Net of Allowance for Loan Losses	1,669,680	1,653,790	1,579,992	1,530,553	1,455,630
Premise & Equipment, net	12,636	12,894	12,482	12,759	12,729
Other Real Estate Owned	3,000	657	-	-	-
Cash Surrender Value Life Insurance	41,364	40,948	37,517	37,834	37,433
Accrued Interest Receivable and Other Assets	27,859	28,565	24,910	25,496	25,114
<b>Total Assets</b>	<b>2,038,495</b>	<b>2,035,616</b>	<b>1,945,907</b>	<b>1,848,819</b>	<b>1,764,410</b>
<b>Liabilities and Shareholders' Equity</b>					
Deposits, Total	1,825,960	1,746,166	1,749,443	1,638,166	1,551,175
Borrowings	51,950	137,950	53,200	78,200	84,500
Other Liabilities	20,105	17,152	15,650	14,181	15,778
<b>Total Liabilities</b>	<b>1,898,016</b>	<b>1,901,268</b>	<b>1,818,294</b>	<b>1,730,547</b>	<b>1,651,453</b>
<b>Shareholders' Equity</b>	<b>140,479</b>	<b>134,348</b>	<b>127,613</b>	<b>118,272</b>	<b>112,957</b>
<b>Total Liabilities and Shareholders Equity</b>	<b>2,038,495</b>	<b>2,035,616</b>	<b>1,945,907</b>	<b>1,848,819</b>	<b>1,764,410</b>

## Income Statement Quarter End Results

	Quarter End				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Loans, Including fees	28,369	28,503	27,057	25,470	23,991
Securities Available for Sale:					
Taxable	1,968	2,392	2,637	2,010	2,530
Exempt from Federal Tax	19	20	21	21	21
Other	359	372	550	322	367
<b>Total Interest and Dividend Income</b>	<b>30,714</b>	<b>31,287</b>	<b>30,265</b>	<b>27,823</b>	<b>26,909</b>
<b>Interest Expense</b>					
Deposits	11,080	10,931	11,394	10,497	9,954
Borrowings	983	1,602	851	1,327	1,473
<b>Total Interest Expense</b>	<b>12,063</b>	<b>12,533</b>	<b>12,245</b>	<b>11,824</b>	<b>11,427</b>
<b>Net Interest Income</b>	<b>18,651</b>	<b>18,754</b>	<b>18,020</b>	<b>15,999</b>	<b>15,482</b>
Provision for Loan Losses	980	1,470	1,470	720	720
<b>Net Interest Income After Provision for Loan Losses</b>	<b>17,671</b>	<b>17,284</b>	<b>16,550</b>	<b>15,279</b>	<b>14,762</b>
<b>Noninterest Income</b>					
Service Fees	998	988	990	921	812
Trust and Farm Management Fees	334	394	293	293	293
Mortgage Servicing Income, Net	83	194	90	105	77
Other	326	423	1,631	760	391
<b>Total Noninterest Income</b>	<b>1,740</b>	<b>1,998</b>	<b>3,004</b>	<b>2,078</b>	<b>1,572</b>
<b>Noninterest Expense</b>					
Salaries and Employment Benefits	6,761	6,513	6,469	6,280	5,846
Occupancy and Equipment	820	884	790	780	772
Data Processing Fees	571	727	606	562	581
Insurance	515	512	406	537	530
Advertising	26	66	56	132	131
Professional Fees	429	456	396	478	334
Other Real Estate Owned, Net	1,662	63	9	(7)	22
Supplies	25	28	25	29	27
Other	864	974	828	785	738
<b>Total Noninterest Expenses</b>	<b>11,674</b>	<b>10,222</b>	<b>9,586</b>	<b>9,577</b>	<b>8,981</b>
<b>Income Before Income Tax</b>	<b>7,737</b>	<b>9,060</b>	<b>9,968</b>	<b>7,780</b>	<b>7,353</b>
Income Tax Expense	2,050	2,508	2,591	2,096	2,008
<b>Net Income</b>	<b>5,687</b>	<b>6,552</b>	<b>7,377</b>	<b>5,684</b>	<b>5,345</b>
<b>Earnings Per Share</b>	<b>\$24.46</b>	<b>\$26.72</b>	<b>\$26.40</b>	<b>\$23.92</b>	<b>\$23.44</b>

Note: All dollars in thousands

## Selected Financial Metrics

	Quarter End				
	<u>3/31/2026</u>	<u>12/31/2025</u>	<u>9/30/2025</u>	<u>6/30/2025</u>	<u>3/31/2025</u>
<b>Selected Financial Metrics</b>					
Loan to Deposit	91.44%	94.71%	90.31%	93.43%	93.84%
Return on Average Equity (Annualized)	16.40%	19.58%	20.40%	18.93%	18.93%
Return on Average Assets	1.13%	1.25%	1.29%	1.23%	1.24%
Shares Outstanding	949,627	941,286	936,531	935,874	933,367
Weighted Average Shares	942,760	940,432	936,352	935,075	924,832
Book Value at Period End	\$151.94	\$145.70	\$139.42	\$131.54	\$126.18
EPS	\$24.46	\$26.72	\$26.40	\$23.92	\$23.44
NIM (Annualized)*	3.93%	3.86%	3.83%	3.74%	3.79%
Avg Interest Bearing Asset Yield*	2.33%	2.41%	1.94%	0.81%	0.99%
Avg Interest Liabilities Expense*	19.15%	20.12%	16.12%	6.81%	8.21%
Non-Accrual & 90 days PD per Total Loans	0.10%	0.39%	0.54%	0.57%	0.65%
Non-Accrual & 90 days PD per Total Capital	0.84%	3.26%	4.46%	4.81%	5.42%

*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.