

## 2025 THIRD QUARTER HIGHLIGHTS

### Strong Growth Profile

### Top Tier Profitability

### Predictable Credit Quality

### Capital Generation

		QTQ Growth	YOY Growth
✓ Total Assets	\$1.95B	5.25%	16.33%
✓ Total Loans	\$1.58B	3.23%	14.60%
✓ Total Deposits	\$1.75B	6.79%	18.04%
✓ NIB Deposits	\$392MM	1.85%	6.35%
✓ Total Personnel	160	(1)	2
✓ TTM EPS	\$26.08	7.50%	38.51%
✓ Net Income	\$7,377MM	29.78%	30.69%
✓ ROA	1.29%	7 bps	20 bps
✓ PPNR	\$11,438MM	34.56%	74.76%
✓ NIM Qtrly*	4.01%	28 bps	21 bps
✓ Efficiency Ratio	45.70%	(743) bps	(132) bps
✓ Classified to Assets	1.60%	43 bps	(34) bps
✓ NPA to Assets	0.44%	(4) bps	(4) bps
✓ LLR to GL	1.49%	3 bps	(12) bps
✓ NCOs to GL	0.01%	(5) bps	2 bps
✓ Prov to LLR	1.470MM	104.17%	63.33%
✓ BV FOTB	\$139.45	6.02%	21.67%
✓ TCE	6.44%	17 bps	79 bps

NOTE: QTQ is Q3 2025 vs Q2 2025 YOY is Q3 2025 vs Q3 2024

*"The 2025 Third Quarter delivered exceptional results for ACBT and First Ottawa Bancshares, Inc., as our strong results in the first half of the year provided the catalyst for continued strong earnings in Q3 2025. We continued to achieve record profits and strong balance sheet growth while prudently maintaining credit quality and net interest margin. Our goal remains to be the leading entrepreneurial bank in Chicago and to deliver disciplined earnings growth for our shareholders throughout the rest 2025 and into 2026."*

- Steven Gonzalo, President and Chief Executive Officer of FOTB

## 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 and management team. ACBT has 11 branch locations in Illinois.

All Numbers are First Ottawa Bancshares, Inc Consolidated unless specifically mentioned.  
Note: Market & financial data as of 9/30/2025; 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 Q3 2025

Note: NPA = Non-Performing Assets  
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.



## CORPORATE INFORMATION

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## SELECT FINANCIAL DATA

### Quarterly Summary Metrics (000s):

PPNR	\$11,438
Net Income	\$7,377
TTM EPS	\$26.08
PPNR ROAA (Annualized)	2.52%
ROAA (Annualized)	1.29%
PPNR ROAE (Annualized)	32.30%
ROAE (Annualized)	20.40%
NIM (ACBT Qtrly Only)	4.01%

### Per Share Metrics:

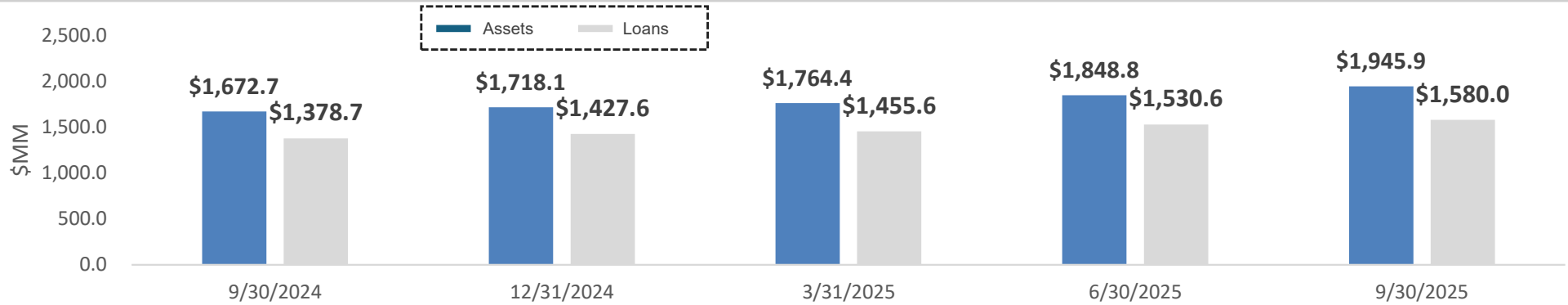
Book Value per Share	\$139.45
Tangible Book Value per Share	\$133.65

### Market Data:

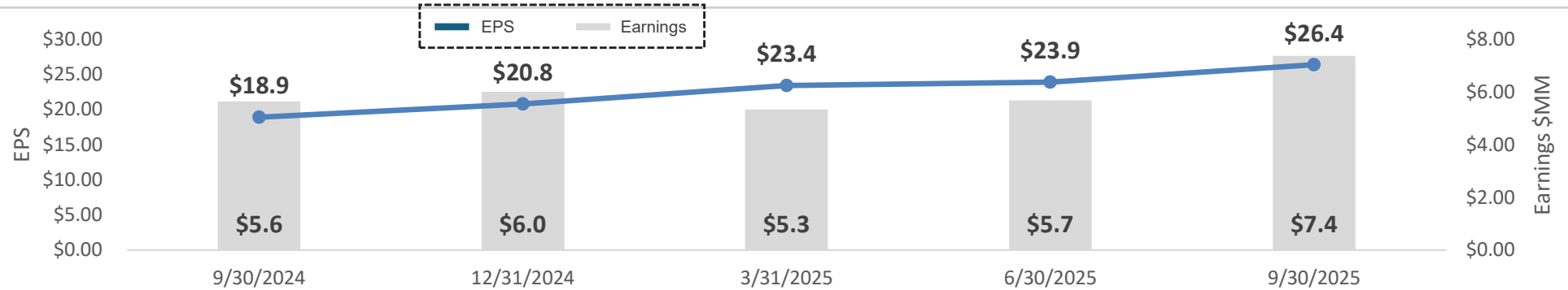
Appraised Stock Price (9/30/2025)	\$158.00
Shares Outstanding	936,531
Market Cap.	\$147,972
Price/LTM EPS	6.1
Price/Book Value	113.3%
Price/Tangible Book Value	118.2%
LTM Appraised Stock Price Return	45.5%
LTM Dividend per Share	\$1.50

## Continued Balance Sheet Growth and Strong Earnings

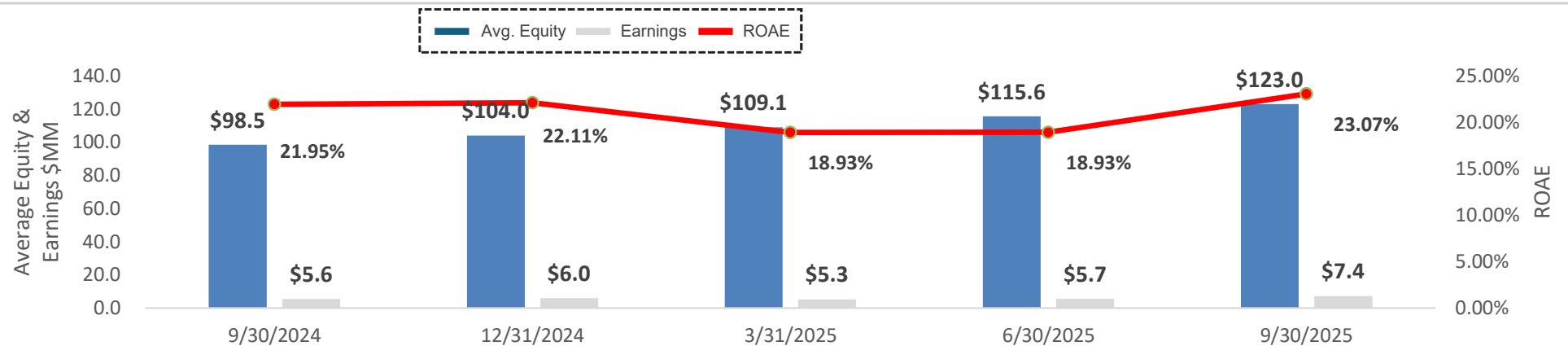
### ASSET AND LOAN GROWTH



### QUARTERLY EARNINGS AND TTM EPS



### AVERAGE EQUITY, EARNINGS, AND ROAE QUARTERLY



Note: All dollars in millions, except per share

## Balance Sheet Quarter End Results

	Quarter End				
	9/30/2025	6/30/2025	3/31/2025	12/31/2024	9/30/2024
<b>Assets</b>					
Cash and Due from Banks	5,691	6,642	4,896	5,049	4,950
Interest Bearing Deposits in Financial Institutions	86,097	44,273	39,064	24,501	33,807
Cash and Cash Equivalents	91,788	50,915	43,959	29,550	38,757
Interest Bearing Time Deposits with Financial Institutions					
Securities Available for Sale	196,301	188,808	185,665	186,927	184,239
Loans Held for Sale	470	6	1,434	-	(1)
Loans, Net of Allowance for Loan Losses	1,579,992	1,530,553	1,455,630	1,427,606	1,378,666
Premise & Equipment, net	12,482	12,759	12,729	12,754	12,881
Other Real Estate Owned	-	-	-	-	-
Cash Surrender Value Life Insurance	37,517	37,834	37,433	33,706	33,392
Accrued Interest Receivable and Other Assets	24,910	25,496	25,114	25,101	22,365
<b>Total Assets</b>	<b>1,945,907</b>	<b>1,848,819</b>	<b>1,764,410</b>	<b>1,718,091</b>	<b>1,672,745</b>
<b>Liabilities and Shareholders' Equity</b>					
Deposits, Total	1,749,443	1,638,166	1,551,175	1,512,951	1,482,075
Borrowings	53,200	78,200	84,500	87,500	75,500
Other Liabilities	15,650	14,181	15,778	12,427	12,432
<b>Total Liabilities</b>	<b>1,818,294</b>	<b>1,730,547</b>	<b>1,651,453</b>	<b>1,612,878</b>	<b>1,570,007</b>
<b>Shareholders' Equity</b>	<b>127,613</b>	<b>118,272</b>	<b>112,957</b>	<b>105,213</b>	<b>102,738</b>
<b>Total Liabilities and Shareholders Equity</b>	<b>1,945,907</b>	<b>1,848,819</b>	<b>1,764,410</b>	<b>1,718,091</b>	<b>1,672,745</b>

Note: All dollars in thousands

## Income Statement Quarter End Results

	Quarter End				
	9/30/2025	6/30/2025	3/31/2025	12/31/2024	9/30/2024
Loans, Including fees	27,057	25,470	23,991	24,012	23,546
Securities Available for Sale:					
Taxable	2,637	2,010	2,530	2,618	2,110
Exempt from Federal Tax	21	21	21	22	19
Other	550	322	367	(185)	685
<b>Total Interest and Dividend Income</b>	<b>30,265</b>	<b>27,823</b>	<b>26,909</b>	<b>26,467</b>	<b>26,359</b>
<b>Interest Expense</b>					
Deposits	11,394	10,497	9,954	10,123	10,540
Borrowings	851	1,327	1,473	1,279	859
<b>Total Interest Expense</b>	<b>12,245</b>	<b>11,824</b>	<b>11,427</b>	<b>11,402</b>	<b>11,399</b>
<b>Net Interest Income</b>	<b>18,020</b>	<b>15,999</b>	<b>15,482</b>	<b>15,065</b>	<b>14,961</b>
Provision for Loan Losses	1,470	720	720	100	900
<b>Net Interest Income After Provision for Loan Losses</b>	<b>16,550</b>	<b>15,279</b>	<b>14,762</b>	<b>14,965</b>	<b>14,061</b>
<b>Noninterest Income</b>					
Service Fees	990	921	812	800	771
Trust and Farm Management Fees	293	293	293	411	228
Mortgage Servicing Income, Net	90	105	77	197	122
Other	1,631	760	391	539	433
<b>Total Noninterest Income</b>	<b>3,004</b>	<b>2,078</b>	<b>1,572</b>	<b>1,947</b>	<b>1,554</b>
<b>Noninterest Expense</b>					
Salaries and Employment Benefits	6,469	6,280	5,846	5,836	5,022
Occupancy and Equipment	790	780	772	769	770
Data Processing Fees	606	562	581	572	474
Insurance	406	537	530	523	507
Advertising	56	132	131	4	90
Professional Fees	396	478	334	363	288
Other Real Estate Owned, Net	9	(7)	22	(11)	56
Supplies	25	29	27	27	27
Other	828	785	738	626	531
<b>Total Noninterest Expenses</b>	<b>9,586</b>	<b>9,577</b>	<b>8,981</b>	<b>8,710</b>	<b>7,764</b>
<b>Income Before Income Tax</b>	<b>9,968</b>	<b>7,780</b>	<b>7,353</b>	<b>8,202</b>	<b>7,851</b>
Income Tax Expense	2,591	2,096	2,008	2,189	2,206
<b>Net Income</b>	<b>7,377</b>	<b>5,684</b>	<b>5,345</b>	<b>6,013</b>	<b>5,645</b>

Note: All dollars in thousands

## Selected Financial Metrics

	Quarter End				
	9/30/2025	6/30/2025	3/31/2025	12/31/2024	9/30/2024
Earnings Per Share (Annualized)	\$26.40	\$23.92	\$23.44	\$20.79	\$18.92

### Selected Financial Metrics

Loan to Deposit	90.31%	93.43%	93.84%	94.36%	93.02%
Return on Average Equity (Annualized)	20.40%	18.93%	18.93%	18.86%	17.70%
Return on Average Assets (Annualized)	1.29%	1.23%	1.24%	1.18%	1.09%
Shares Outstanding	936,531	935,874	933,367	924,330	917,137
Weighted Average Shares Quarterly	936,227	935,075	924,832	919,875	917,137
Book Value at Period End	\$139.45	\$131.54	\$126.18	\$120.65	\$114.62
TTM EPS^	\$26.08	\$24.26	\$22.52	\$20.79	\$18.83
NIM (Quarterly Bank Only)*	4.01%	3.73%	3.79%	3.61%	3.80%
Average Loan Yield Qtrly**	6.58%	6.52%	6.45%	6.40%	6.58%
Classified Assets per Total Loans	1.94%	0.81%	0.99%	1.04%	2.32%
Classified Assets per Total Capital	16.12%	6.81%	8.21%	8.80%	19.77%
Non-Accrual & 90 days past due per Total Loans	0.54%	0.57%	0.65%	0.55%	0.57%
Non-Accrual & 90 days past due per Total Capital	4.46%	4.81%	5.42%	4.62%	4.87%

Note: All dollars in thousands; except per share

Note: ^TTM Earnings / Weighted Avg Shares Quarterly

Note: \*NIM is a Bank Only Ratio; includes Loans Income net fees plus investment Interest income minus bank interest expense.

Note: \*\*Loan Yield is Loan income net fees / average gross loans (i.e. without allowance)

## 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 and supply chain constraints); (ii) effects on the U.S. economy resulting from the implementation of policies proposed by the new presidential administration, including tariffs, mass deportations and tax regulations; (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 and fintech companies, and the inability to attract new customers; (vii) changes in technology and the ability 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.